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Aruba TODAY

On Top Of The News Email: news@arubatoday.com website: www.arubatoday.com Tel: +297 582-7800 Saturday, October 18, 2014

KING OF PAIN



Obama Taps Czar as WHO Takes Ebola Rap

President Barack Obama meets Ron Klain, chief of staff to the Vice President, and Cynthia Hogan, counsel to the Vice President, left, in the Oval Office at the White House, in Washington, in May, 2009. On Friday, Oct. 17, 2014, Obama appointed Klain, a former chief of staff for Vice Presidents Al Gore and Joe Biden, as Ebola "czar" to manage the government's response to the deadly virus as anxiety grew over its possible spread, according to a White House official.

(Pete Souza/The White House via The New York Times)

**MARIA CHENG
ADAM GELLER
Associated Press**

WASHINGTON/LONDON (AP) — The World Health Organization bungled efforts to halt the spread of Ebola in West Africa, an internal report re-

vealed Friday, as President Barack Obama named a trusted political adviser to take control of America's frenzied response to the epidemic.

The stepped-up scrutiny of the international response came as U.S. officials rushed

to cut off potential routes of infection from three cases in Texas, reaching a cruise ship in the Caribbean and multiple domestic airline flights. Republicans and the Obama administration debated the value of restricting travelers from enter-

ing the U.S. from countries where the outbreak began, without a resolution. But with Secretary of State John Kerry renewing pleas for a "collective, global response" to a disease that has already killed more than 4,500 people in Af-

rica, the WHO draft report pointed to serious errors by an agency designated as the international community's leader in coordinating response to outbreaks of disease.

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Powerful Hurricane Gonzalo Comes Ashore on Bermuda

Page 2

Powerful Hurricane Gonzalo slams Bermuda

**JOSH BALL
DANICA COTO
Associated Press
HAMILTON, Bermuda (AP)**

— The leading edge of Hurricane Gonzalo moved onto Bermuda on Friday evening, pounding the British territory with fierce wind and heavy surf as a powerful Category 3 storm that could raise coastal seas as much as 10 feet (3 meters). The storm's top sustained winds were clocked at 115 mph (185 kph), the U.S.

forecasters said a storm surge would cause significant flooding on an island about one-third the size of Washington, D.C.

"We are still looking at an imminent pass near or over Bermuda," said Jeff Torgerson, a meteorologist for the Bermuda Weather Service. The agency said seas outside the reef were 30 feet (9 meters) and still building.

The U.S. National Hurricane Center said the storm's wind speed was likely to

water," he said in a phone interview.

The last major hurricane to strike Bermuda was Fabian in September 2003, a Category 3 storm that killed three police officers and another person while causing more than \$100 million in damage as it tore off roofs, pulverized trees and flooded famed golf courses. It also damaged the causeway linking the airport to most of Bermuda and left tens of thousands

ing codes to ensure homes can withstand sustained winds of at least 110 mph (177 kph).

The island's premier urged those in low-lying areas to consider moving to higher ground. "We should expect at least 24 hours of storm-force winds," Premier Michael Dunkley said.

Bermuda closed its schools, the international airport and the causeway.

Despite warnings to take shelter, a crowd gathered

CARIBBEAN News Briefs

Head of Cuba's Ebola team sees more aid soon

HAVANA (AP) — The head of Cuba's internationally lauded effort to slow the spread of Ebola says a regional summit Monday should lead to more aid for Africa, including Cuban doctors and support staff from other leftist Latin American countries. Jorge Perez, the head of Cuba's top tropical medicine institute, says he expects the socialist ALBA bloc's meeting hosted by Cuba and Venezuela to result in pledges of financial and human resources that can be sent to African nations trying to contain the Ebola outbreak. Cuba has sent 165 doctors to Sierra Leone and plans to send 296 more to Liberia and Guinea, the largest commitment of medical personnel so far. Perez says Cuba is ready to send additional doctors as long as there is enough funding and infrastructure to support them. □

Bus crash kills 8 in Dominican Republic: AP

SANTO DOMINGO, Dominican Republic (AP) — Authorities in the Dominican Republic say a bus carrying hotel workers has crashed into a truck, killing at least eight people and injuring more than a dozen. Civil defense director Victoria-no Guzman says the bus hit a tractor-trailer rig late Thursday near the popular tourist zone of Punta Cana in the eastern part of the country. He says the rig had broken down and was parked on the road. Officials say the bus was carrying more than 40 hotel employees from the town of Bavaro who had just gotten off work. Guzman says several people are in serious condition. The Dominican Republic has the second-highest traffic-related death rate in the world, with nearly 42 deaths per 100,000 people. □



This image shows Hurricane Gonzalo taken from the International Space Station by European Space Agency astronaut Alexander Gerst. The leading edge of Hurricane Gonzalo moved onto Bermuda on Friday evening, pounding the British territory with fierce wind and heavy surf as a powerful Category 3 storm that could raise coastal seas as much as 10 feet (3 meters).

(AP Photo/Alexander Gerst/ESA/NASA)

National Hurricane Center said. Gonzalo was moving north-northeast at 16 mph (26 kph) and was expected to batter Bermuda for hours during the night.

A white haze covered the island as waves slammed into the shore and wind uprooted trees. The Bermuda Weather Service said the eye of Gonzalo would move over parts of the island, bringing a lull, but warned people not to go outside because the most dangerous winds were expected after nightfall.

Hurricane-force winds were predicted to batter Bermuda for seven hours, and

slow as Gonzalo moved farther northward on a track that would take it past Newfoundland and across the Atlantic to Britain and Ireland, with a tropical storm watch issued for parts of southeastern Newfoundland. But "any weakening is probably too late to spare Bermuda, with almost all of the guidance showing the system as a major hurricane as it moves nearby." Meteorologist Dennis Feltgen said a storm surge was approaching Bermuda as waves of 35 to 40 feet (11 to 12 meters) built up out in open ocean.

"That's a pretty big wall of

of homes and businesses without power.

Forecasters said Gonzalo was on the same path as Fabian and expected to cause similar damage.

The last major hurricane to cross land in the Atlantic Basin was Hurricane Sandy in 2012, which hit Cuba as a Category 3 storm.

Bermuda has a population of roughly 70,000 and lies 850 miles (1,400 kilometers) east of the U.S. state of South Carolina. It has one of the highest per-capita incomes in the world and is well-prepared to handle intense storms, with officials enforcing strict build-

at Elbow Beach Friday morning on the island's southeast coast to watch the growing waves and swap storm safety tips.

Police Commissioner Michael DeSilva expressed alarm over the number of people still on the road as the storm approached. The Royal Gazette newspaper reported that one man had to be rescued from his boat and authorities briefly reopened the causeway to take a man to the hospital. Soldiers from the Bermuda Regiment were dispatched to several areas, with some stationed at nursing homes. □



New York Gov. Andrew Cuomo speaks during a press conference, with Puerto Rico Gov. Alejandro Garcia-Padilla, standing next to him, in San Juan, Puerto Rico, Friday, Oct. 17, 2014.

(AP Photo/Jose R. Madera)

NY governor visits Puerto Rico, Dominican Republic

JOHN McPHAUL
Associated Press

SAN JUAN, Puerto Rico (AP)

— New York Gov. Andrew Cuomo took his campaign for a second term to the Caribbean on Friday with stops in Puerto Rico and the Dominican Republic — two places with significant ties to the state that Cuomo governs.

Cuomo met with Puerto Rico Gov. Alejandro Garcia Padilla and pledged to boost business ties between New York and the U.S. territory. He said the island's ailing economy could benefit from New York state government initiatives such as Global New York and a planned state import-export program aimed at developing markets for New York businesses.

Cuomo also promised to bring more trade missions to the island to bolster the territory's struggling economy and take advantage of the deep ties between Puerto Rico and New York. "We will be bringing more business relationships to build on the cultural relationships we already have," Cuomo said.

He praised Garcia for making difficult decisions to help bolster Puerto Rico's sluggish economy, which Cuomo said bore similarities to the economic situation he dealt with in New York.

"We've had to make reforms in the pension system," Cuomo said. "That is very, very difficult to do."

Puerto Rico is struggling with a public debt of \$73 billion and is entering its eighth year in recession. Citing dropping unemployment and record levels of private sector employment in New York, Cuomo urged Puerto Ricans to see the government reforms through to better times.

"The good news is, yes, it is difficult when you are going through it, but it will bear fruit," Cuomo said.

Garcia urged Latinos to vote for Democrats in upcoming elections if they want to see approval of the DREAM Act.

Cuomo noted New York's version of the DREAM Act did not pass last year because of lack of support from the New York legislature.

"It's an issue in this year's elections," he said. "Hopefully we'll get a Senate that passes the Dream Act and we'll pass it in January."

Cuomo met earlier Friday with Dominican President Danilo Medina and said he wants to encourage a closer relationship and will return on a trade mission if he wins re-election next month.

"I always felt a special connection with the Dominican Republic," Cuomo said. "In New York, the Dominican community has been growing and is becoming more and more important economically and politically and is this development that we want to encourage and continue."

Obama orders data security upgrades

JULIE HIRSCHFELD DAVIS
© 2014 New York Times

President Barack Obama signed an executive order Friday to strengthen security on federally issued credit cards and government payment systems, part of a push to protect Americans from identity theft and fraud after several large-scale data security breaches this year.

"You should be able to buy the things that you need without risking your identity, your credit score or your savings," Obama said during an appearance at the Consumer Financial Protection Bureau before signing the directive.

The order requires government agencies and offices

to upgrade the technologies they use to protect consumer data. That might mean using payment terminals and cards that have difficult-to-clone microchips and that use personal identification number verification.

The government issues credit cards to federal employees to cover work expenses and distributes some federal benefits, like Social Security, pension and veterans' payments, using debit cards issued to recipients.

The order also directs federal officials, including those at the National Security Council and the Office of Management and Budget, to present a plan for agen-

cies that make personal data available digitally that would protect the information through multiple layers of identity authentication or other means.

"No one security measure, no matter how powerful, can stop fraud on its own," Obama said.

He said he was directing federal law enforcement officials to share more information with the private sector when they discover identity theft rings. In addition, the president said the Federal Trade Commission would add features to its IdentityTheft.gov site and work with credit bureaus to hasten the resolution of identity theft cases.



President Barack Obama speaks at the Consumer Financial Protection Bureau in Washington, Oct. 17, 2014. With a nod to the government's ongoing "all hands on deck" response to the Ebola outbreak, Obama visited the agency to sign an executive order and announce new steps to prevent identity theft and credit card fraud.

(Jabin Botsford/The New York Times)

Pentagon preps for long war in Iraq, Syria

ROBERT BURNS
LOLITA C. BALDOR
Associated Press

WASHINGTON (AP) — Ten weeks into its war against Islamic State extremists, the Pentagon is settling in for the long haul, short on big early successes but still banking on enlisting Syrians and Iraqis to fight the ground war so that U.S. troops won't have to.

The U.S. general overseeing the campaign on Friday predicted that the jihadists will be "much degraded" by airstrikes a year from now, in part because he is focusing attacks on those resources that enable IS to

sustain itself and resupply its fighters.

On Friday, for example, the U.S. military said one of its six airstrikes overnight in Syria hit several IS petroleum storage tanks and a pumping station — sites that are central to the militants' ability to resupply their forces and generate revenue. Likewise, it said two coalition airstrikes in Iraq damaged or destroyed IS military targets near the contested town of Beiji, home of Iraq's largest oil refinery. In his first public overview of the campaign he leads from the Florida headquarters of U.S. Central Com-

mand, Army Gen. Lloyd Austin cautioned against expecting quick progress. He said he cannot predict how long it will take to right a wobbly Iraqi army and build a viable opposition ground force in Syria.

"The campaign to destroy ISIL will take time, and there will be occasional setbacks along the way," Austin told a Pentagon news conference, "particularly in these early stages of the campaign as we coach and mentor a force (in Iraq) that is actively working to regenerate capability after years of neglect and poor leadership."

Obama taps czar as WHO takes Ebola rap

Continued from Front

The document — a timeline of the outbreak — found that WHO, an arm of the United Nations, missed chances to prevent Ebola from spreading soon after it was first diagnosed in Liberia, Sierra Leone and Guinea last spring, blaming factors including incompetent staff and a lack of information. Its own experts failed to grasp that traditional infectious disease containment methods wouldn't work in a region with porous borders and broken health systems, the report found.

"Nearly everyone involved in the outbreak response failed to see some fairly plain writing on the wall," WHO said in the report, obtained by The Associated Press. "A perfect storm was brewing, ready to burst open in full force."

The agency's own bu-

reaucracy was part of the problem, the report found. It pointed out that the heads of its country offi-

Sambo, who does not answer to the agency's chief in Geneva, Dr. Margaret Chan.

moon stepped in and had the United Nations take overall responsibility for fighting and eliminating the

Dr. Peter Piot, the co-discoverer of the Ebola virus, agreed that WHO acted far too slowly. "It's the regional office in Africa that's the front line," said Piot, interviewed at his office in London. "And they didn't do anything. That office is really not competent."

Obama moved to step up the U.S. response to the disease, in the meanwhile, naming Ron Klain, a former chief of staff to Vice President Joe Biden, as the administration's point man on Ebola.

Klain is a longtime Democratic operative who also served as a top aide to Vice President Al Gore. He does not have any medical or public health expertise. But the White House said he would serve as "Ebola response coordinator," suggesting his key role will be to synchronize the actions of many government agencies in combatting the disease. □



An unidentified person protests the response to the Ebola outbreak, in front of the White House in Washington, Oct. 17, 2014. After meeting with several top advisers, President Barack Obama said on Thursday he might appoint an "Ebola czar" -- a concession to critics who have questioned whether the White House has stayed on top of the crisis.

(Stephen Crowley/The New York Times)

es in Africa are "politically motivated appointments" made by the WHO regional director for Africa, Dr. Luis

After WHO declared Ebola an international health emergency in August, U.N. Secretary-General Ban Ki-

virus, among other things setting up an emergency response mission based in Ghana.

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Florida man gets life in prison in loud music killing

DEREK KINNER
Associated Press
JACKSONVILLE, Florida

(AP) — A man convicted of first-degree murder for fatally shooting a teenager in an argument over loud music outside a Florida convenience store was sentenced Friday to life in prison without parole.

The life sentence imposed by Circuit Judge Russell Healey was mandatory for 47-year-old Michael Dunn after prosecutors decided not to seek the death penalty.

Dunn was convicted of first-degree murder at a second trial in September after jurors deadlocked on the charge at his initial trial in February. Prosecutors say Dunn, who is white, fired 10 times into a sport utility vehicle carrying black teenagers in November 2012 and killed 17-year-old Jordan Davis of Marietta, Georgia. Evidence showed that Dunn fired the shots during a heated argument over the volume of music coming from the SUV car-



Michael Dunn, center, is lead away after his sentencing Friday, Oct. 17, 2014 at the Duval County Courthouse in Jacksonville, Fla. Dunn, convicted of first-degree murder in a retrial in September for fatally shooting 17-year-old Jordan Davis in November 2012 in an argument over loud music outside a Florida convenience store was sentenced to life in prison without parole.

(AP Photo/Bruce Lipsky)

rying Davis and three other teenagers. Dunn was convicted of three counts of second-degree murder and sentenced to 60 years in prison in his first trial because he continued to fire into the Dodge Durango as

the driver tried to flee the scene.

The 60-year sentence is consecutive to the life sentence.

Dunn, who testified at both trials, claimed he was acting in self-defense. Dunn told jurors that he saw Davis roll down the window

and flash what he believed to be a gun after the two exchanged words. He contended that he kept firing at the fleeing sports utility vehicle to make sure no one shot back at him.

At Friday's sentencing hearing, Dunn apologized to Davis' parents.

"I want the Davis family to know that I truly regret what happened. If I could roll back time and do things differently, I would," he said. "I am mortified that I took a life whether it was a justified or not."

Davis' mother, Lucia McBath said she always taught her son to love and to forgive.

"Therefore, I too must be willing to forgive and so I choose to forgive you Mr. Dunn for taking my son's life," McBath said in court. Throughout the second trial, prosecutors portrayed Dunn as a cold-blooded killer. Dunn never called police after firing into the SUV, and afterward he went back to his hotel, made a drink, ordered pizza, walked his dog and went to sleep.

Dunn testified that the problems started when he and his fiancée heard loud bass thumping from an SUV parked next to them after they pulled into a convenience store to buy a bottle of wine. Dunn had just come from his son's wedding.

Thousands released after immigration holds denied

AMY TAXIN
Associated Press
SANTA ANA, California

(AP) — Immigration officials say local authorities across the U.S. released thousands of immigrants from jails this year despite efforts to take them into federal custody, including more than 3,000 with previous felony charges or convictions.

The numbers are the first time federal immigration authorities have publicly detailed how many times local agencies have refused to comply with their requests.

They highlight the friction between the federal government and some police and sheriff's departments that say holding immigrants beyond their release dates harms community policing efforts.

In the first eight months of this year, immigration agents filed roughly 105,000 requests for local agencies

to hold immigrants for up to 48 hours after they were eligible for release on the allegations for which they initially were arrested, said Virginia Kice, a spokeswoman for Immigration and Customs Enforcement. The agents wanted the immigrants held so they could take them into federal custody and start deportation proceedings.

Local law enforcement agencies declined 8,800 such requests during the same period. Those released include people arrested for investigation of domestic violence and drug charges, as well as others detained on lesser offenses but who had past convictions for crimes such as assault with a deadly weapon, Kice said.

Across the country, many local agencies no longer are willing to hold jailed immigrants beyond their scheduled release dates.



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In surprise, gay marriage now legal in Arizona

JACQUES BILLEAUD

Associated Press

PHOENIX (AP) — Gay marriage is now legal in Arizona after the state's conservative attorney general said Friday that he wouldn't challenge a federal court decision that cleared the way for same-sex unions in the state.

After the surprise decision, gay couples quickly lined up at the courthouse in downtown Phoenix to marry. It was a sharp turn. Less than a year ago, Arizona was ground zero in the clash over gay rights after the overwhelmingly Republican state Legislature passed a measure that would have allowed busi-

nesses to deny service to gays and lesbians.

Also Friday, the Justice Department announced that the federal government will recognize same-sex marriages in seven more states and extend federal benefits to same-sex couples. That brings the total number of states where gay and lesbian marriages have federal recognition to 26, plus the District of Columbia.

And a federal judge on Friday ordered Wyoming to allow same-sex marriage but said his ruling will not take effect until next Thursday so that the state can appeal if it wants.

The news came one week

after the U.S. Supreme Court let stand rulings from three appeals courts that struck down bans on gay marriages in five states — Indiana, Oklahoma, Utah, Virginia and Wisconsin. That opened the door for same-sex couples in those states to get married, though it stopped short of resolving the national gay-marriage issue.

The states covered by Friday's announcement include those five states as well as Nevada and Colorado, where the Justice Department says subsequent rulings have allowed the federal government to recognize same-sex marriages. The Arizona decision follows

two weeks of nonstop court rulings across the nation, with judges striking down bans on same-sex unions and conservative state officials pushing back in a struggle that has increasingly gone in favor of gay marriage supporters.

David Larance and Kevin Patterson, who were among the couples who sued to overturn Arizona's same-sex marriage ban, were married to cheers on the courthouse lawn. "This is a great day," Patterson said. "I never thought this would happen in Arizona." Since the U.S. Supreme Court's action this month, same-sex couples have begun to wed in several new

states.

And with court decisions Friday that apply to Arizona and Alaska, more than 30 states now extend marriage rights to gay couples, and cases are pending in several others.

Arizona's governor, Jan Brewer, who has clashed with President Barack Obama over immigration and other issues, said in a statement that federal courts have thwarted the will of voters and eroded the state's power to regulate laws.

"Simply put, courts should not be in the business of making and changing laws based on their personal agendas," Brewer said. □

Facebook unfriends federal drug agency on fake profile

ALICIA A. CALDWELL

Associated Press

WASHINGTON (AP) —

Facebook wants assurances from the Drug Enforcement Administration that it's not operating any more fake profile pages as part of ongoing investigations. Facebook's chief security officer, Joe Sullivan, said in a letter Friday to DEA Administrator Michele Leonhart that law enforcement agencies need to follow the same rules about being truthful on Facebook as civilian users. Those rules include a ban on lying about who you are.

Sullivan's letter was in response to a New York



This image shows part of a Facebook page for "Sondra Prince." The Justice Department said it is reviewing a woman's complaint that a Drug Enforcement Administration agent set up a fake Facebook account using her identity. Sondra Arquiatt, who was arrested on drug charges 2010 for her role in a suspected drug distribution network, is suing the agency in federal court in the Northern District, in upstate New York. (AP Photo)

woman's federal lawsuit claiming that a DEA agent created a fake online persona using her name and photographs stored on her cellphone.

In court filings, Sondra Arquiatt said her pictures were retrieved from her cellphone after she was arrested in July 2010 on drug charges and her cellphone seized. Arquiatt said the fake page was being used by DEA agent Timothy Sinnigen to interact with "dangerous individuals he was investigating." Arquiatt is asking for \$250,000 in damages.

"Facebook has long made clear that law enforcement authorities are subject to

these policies," Sullivan wrote. "We regard DEA's conduct to be a knowing and serious breach of Facebook's terms and policies."

Facebook also wants the DEA to confirm that it has stopped using any other fake profile pages it may have created.

"The department has launched a review into the incident at issue in this case," Justice Department spokesman Brian Fallon said in response to a request for comment. "That review is ongoing, but to our knowledge, this is not a widespread practice among our federal law enforcement agencies." □

Investigation of risqué video of women with guns

BRADY McCOMBS

Associated Press

SALT LAKE CITY (AP) — A risqué video shot in conservative Utah featuring bikini-clad women firing high-powered weapons and riding in tanks for a pinup calendar has raised the ire of a pair of law enforcement agencies who have found some of their officers appearing in the film.

Utah National Guard Lt. Col. Steven Fairbourn said their initial investigation determined several of their members took part in the video after getting permission from a senior official

who shouldn't have given them the green light. Part of the video was shot at Camp Williams with some Guard equipment as backdrops, Fairbourn said.

He said no National Guard weapons or ammo were used in the film. The agency is considering discipline for the people involved, and Fairbourn apologized on behalf of the National Guard for any embarrassment it has caused.

"It was poor judgment on a limited small number of individuals," Fairbourn said. The Utah Department of Public Safety also believes

two of their officers are in the video wearing agency uniforms in violation of agency policies.

Both agencies criticize the video — a promotional "behind the scenes" look at how they shot this year's "Hot Shots Calendar" — for its edgy content. It features British women wearing camouflage bikinis and other tight clothing while shooting guns, riding in military-type vehicles and striking seductive poses.

"Productions of this kind are not in keeping with the values of the Utah National Guard nor its members,"

the National Guard said in a statement.

The British firm that produced the video wasn't immediately available for comment.

Utah Department Public Safety officials are doing an internal investigation and plan to send the findings up to the agency commissioner, who will determine if discipline is warranted. Agency officials noticed their officers in the video when they first saw it on Thursday night, Capt. Doug McCleve said.

McCleve said they're not sure why the two men were

there, and said it might have been a non-issue if they weren't in uniforms. But their decision to appear in the video with their uniforms on reflects poorly on the agency, he said.

"It's not a typical assignment for us to send uniformed officers to participate with women in bikinis shooting guns," McCleve said. "That doesn't reflect the values of our department."

The video was shot at the Big Shot Ranch, a private gun club about 35 miles (56 kilometers) west of Salt Lake City. □

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US Financial Front:

Apartments pushed up US homebuilding in September

JOSH BOAK

AP Economics Writer

WASHINGTON (AP) — Construction firms broke ground on more apartment complexes in September, pushing up the pace of U.S. homebuilding.

Housing starts rose 6.3 percent to a seasonally adjusted annual rate of 1.017 million homes, the Commerce Department said Friday. Almost all of the gains came from apartment construction — a volatile category — which increased 18.5 percent after plunging in August.

The sluggish recovery and meager wage growth has left more Americans renting instead of owning homes. Apartment construction has surged 30.3 percent over the past 12 months.

Starts for single-family houses rose just 1.1 percent in September, contributing to an 11 percent gain during the past 12 months.

Applications for building permits, a good sign of future activity, increased 1.5 percent to an annual rate of 1.018 million. That also reflected the strength in apartment building. Permits for multi-family buildings rose 7 percent in September, compared to a 0.5 percent drop in permits for single-family houses.

Other indicators reflect the continued to shift to rentals. The residential component of the American Institute of Architects billing index stood at 58.1 in August. That index is more heavily-weighted to multi-family housing and any reading above 50 signals growth.

Meanwhile, real estate sales have failed to get much traction in recent



A construction worker blows compressed air on a fellow worker atop a new home in Panama City Beach, Fla. The Commerce Department reported on U.S. home construction in September on Friday, Oct. 17, 2014.

(AP Photo/Andrew Wardlow)

months. Price growth is slowing, yet the surge in home values through the middle of last year has made affordability a challenge for many would-be buyers. Homebuilders are also feeling slightly less optimistic.

The recent turmoil in the

financial markets caused the average 30-year fixed mortgage rate to drop to a 52-week low of 3.97 percent. That should help spur some additional buying, but it's unlikely to be enough to suddenly boost construction.

"While the drop in mort-

gage rates likely will prompt stronger home sales by the turn of the year, we don't expect a significant upward trend in construction to re-emerge until next spring," said Ian Shepherdson, chief economist at Pantheon Macroeconomics. Home prices rose 6.4

percent in August compared with a year ago, according to real estate data provider CoreLogic. This marks a substantial slowdown. Home values had chalked up annual gains of as much as 12 percent toward the end of last year. Those increases are substantially larger than wage growth, which has barely exceeded inflation by increasing at roughly 2 percent a year. Without wages rising more strongly, it becomes difficult to save for a down payment and qualify for a mortgage. This has boosted the share of Americans who rent, which has sparked construction of apartment complexes and simultaneously caused monthly rental costs to rise. Online real estate firm Zillow estimates that it takes 29 percent of people's household income to pay for rent, compared to 24 percent in 2000. The share of adults doubling-up with a roommate to cover rent has also increased to 32 percent from 25 percent in 2000. □

Advertisers' association to acquire marketing business

STUART ELLIOTT

© 2014 New York Times

For the second time in five months, a venerable marketing trade association is acquiring another.

The Association of National Advertisers in New York, founded in 1910, has agreed to acquire the Business Marketing Association in Naperville, Illinois, which was founded in 1922. The two associations are announcing the agreement Friday.

It was the Association of National Advertisers that also made the acquisition

in May, taking over an organization known as the Brand Activation Association, which had dated to 1911 and was long known as the Promotion Marketing Association.

The Brand Activation Association became a division of the Association of National Advertisers, and that is what will become of the Business Marketing Association, effective on Nov. 30, pending approval of its members in a vote that is to begin Friday.

The Business Marketing Association and the Associa-

tion of National Advertisers are in many ways two sides of a similar coin. The Business Marketing Association has 2,500 members in what is called business-to-business marketing or b.-to-b. marketing - say, a maker of jet engines selling its engines to an airline or a maker of X-ray machines selling them to hospitals.

And the Association of National Advertisers, which has more than 630 member companies, represents business-to-consumer marketers, the firms that sell goods and services to the

public.

The deal, for undisclosed financial terms, is being announced during the annual conference of the advertisers association, which began Wednesday in Orlando, Florida, and is to continue through Saturday. Although "giving up your independence is emotional," Steve Liguori, chairman of the Business Marketing Association, said in a phone interview from the conference Thursday, "the ANA can help us because of its scale and breadth." □

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American Living:

A Financial Aid Map for Families Who Saved Nothing

RON LIEBER

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A mother of five children in Bath, Maine, admitted on the New York Times' Motherlode blog this year that she and her husband had no college savings. Their son, a high school junior, was about to leave for a

to their children about the lack of funds, and I wrote my own post with some suggestions. But there is a different tactical question that faces this family and many others like it now: What should they actually do once senior year arrives and there are no college

The uncomfortable reality of paying for college is often compounded by a noxious combination of parental confusion, compressed time periods and teenage uncertainty. After all, it's hard to predict what sort of discounts you might get come springtime

course in how colleges make decisions about financial aid. First, you'll want to use the calculator on the College Board's website that estimates your expected family contribution, the number the federal government will use in figuring out how much fed-

After that, you can use the federal government's College Navigator site to figure out a school's average cost of attendance, which breaks out room and board and other expenses. That site also has the crucial "net price" information, broken down by family income, which shows what an average student actually pays after the subtraction of scholarships from the original number. Colleges maintain their own net price calculators as well, where you can input your financial data to get a rough sense of the amount of aid they might award you. The quality of these calculators can vary. Want to get a sense of how much a school might give away in merit aid - the money that is based on an applicant's record and not financial need? Lynn O'Shaughnessy, who writes and teaches courses through a site called The College Solution, suggests using a site called college-data.com. She has a video on YouTube that explains exactly how to milk the merit data out of the site. Then follow up with each school for more on minimum qualifications.

You are probably not going to get rewarded for having saved nothing. Everyone seems to know a family in their area with a big house, fancy passport stamps and no savings with a child who nevertheless got an amazing financial aid package from a top school. Don't believe the stories. The details of financial aid are so complex that many families don't understand their own packages, or the rumormongers transmit the details incorrectly.



Meadow Rue Merrill and her husband Dana with their children, from left: Ezra, Asher, Lydia, Gabriel and Judah, in Woolwich, Maine, Oct. 16, 2014. More and more families are seeing children hit college age with no savings to offer them for tuition — an uncomfortable reality often compounded parental confusion and teenage uncertainty. (Craig Dilger/The New York Times)

college tour with some leftover Easter eggs for food, a tent and his one good pair of pants. The essay, by Meadow Rue Merrill, struck a nerve. Many commenters blamed her and her husband for spending money on after-school enrichment instead of saving for college. With an income in the mid-five figures, however, there was never going to be much excess. I wondered what the Merrills would say

savings? Their numbers are almost certainly growing. In just a generation or two, we've gone from students working their way through college without too much trouble, to many parents still being able to write checks to cover tuition out of current income, to sticker prices being so high that two decades of savings may not be enough to cover two children from relatively affluent families.

based on your financial need or your child's academic or athletic merit, plus it's nearly impossible to know how your child's needs might change between the ages of 17 and 22. Nevertheless, stagger into senior year and try to make one of the biggest financial decisions of their lives.

THE DATA

For families with little or nothing saved, the process has to begin with a crash

eral aid you are eligible for once you fill out the FAFSA (Free Application for Federal Student Aid) form later in a child's senior year in high school. Colleges will also use this number, with additional tweaks in some cases, as a baseline for what you can pay each year, though it's no guarantee that they'll make up the difference with grants or work-study jobs and not a link to a bunch of loan applications.

Continued on Page 27

Activists warn Islamic State group may have warplanes



In this image shot with an extreme telephoto lens from the outskirts of Suruc at the Turkey-Syria border, Kurdish fighters with The People's Protection Units, or YPG, the main Kurdish militia in Syria, drive past a machine gun-fitted pick-up truck belonging to the group as they patrol the border road on the outskirts of western Kobani, Syria, during fighting between Syrian Kurds and the militants of Islamic State group, Friday, Oct. 17, 2014.

(AP Photo/Leffteris Pitarakis)

**VIVIAN SALAMA
ZEINA KARAM**
Associated Press

BAGHDAD (AP) — Syrian activists say the Islamic State militant group has captured some MiG fighter jets and is test-flying the warplanes in Syria with the help of former Iraqi air force pilots.

Friday's account by the Britain-based Syrian Observatory for Human Rights could not be independently confirmed, and U.S. officials said they had no reports of the militants flying jets in support of their fighters in Iraq and Syria.

The Observatory said the

planes, seen flying over the Jarrah air base in the eastern countryside of Syria's Aleppo province this week, are believed to be of the MiG-21 and MiG-23 variety. Rami Abdurrahman, director of the Observatory, said the planes have been flying at a low altitude, "apparently to avoid being

detected by Syrian military radar in the area."

He described the flights as a "moral victory" for the Islamic State, saying "the jets could not fly much further without being knocked down" by the U.S. led-coalition that is conducting airstrikes in Iraq and Syria.

The group is known to have seized fighter jets from at least one air base it captured from the Syrian army in Raqqa province earlier this year. Militant websites had posted photos of IS fighters with the warplanes, but it was unclear if they were operational.

Abdurrahman said Islamic State members were being trained by Iraqi officers who had joined the group and who were once pilots under Saddam Hussein.

The Jarrah air base was captured by Islamic groups including al-Qaida's Syrian branch, the Nusra Front, in early 2013. It was taken by Islamic State militants in January 2014.

Gen. Lloyd Austin, the top U.S. commander for the Middle East, said he has

no operational reports of IS militants flying jets in support of their forces. Austin, the head of the U.S. Central Command who is directing the fight in Iraq and Syria, told Pentagon reporters he also has no information about Iraqi pilots defecting to IS.

An Iraqi intelligence official said the government is aware of several ex-Iraqi military officers going to Syria to train militants with the Islamic State group. He added the militants acquired warplanes from al-Tabaqa air base in Syria but did not get any when they toppled the Iraqi military in Mosul. He spoke on condition of anonymity because he was not authorized to brief the media.

If IS fighters learn how to use such aircraft, they would become vulnerable to both Syrian and Iraqi MANPADS — man-portable-air-defense-systems — and coalition fighters, said Richard Brennan, an Iraq expert at RAND Corporation and former U.S. Defense Department policymaker. □

Fearing militants:

Iraq imposes curfew in city of Ramadi

**QASSIM
SAMEER N. YACOB**
Associated Press

BAGHDAD (AP) — Iraq imposed a curfew in the western city of Ramadi on Friday amid fears that the Islamic State group was looking to advance on the strategically important city as attacks in Baghdad killed 21 people, officials said.

The curfew, which began before dawn, is part of an effort to limit movement in and out of the city as government forces prepared to combat pockets of resistance there, said Sabah Karhout, the chairman of the Anbar provincial council. Ramadi, the capital of the vast Sunni-dominated province of Anbar, is located 115 kilometers (70 miles) west of Baghdad.

The Islamic State group has in recent weeks been making gains against the embattled Iraqi military around Ramadi despite ongoing, U.S.-led coalition

airstrikes on the militants. Capturing Ramadi could have a huge ripple effect throughout Anbar, since controlling the provincial capital ultimately paralyzes the surrounding areas and further helps the militants secure yet another corridor between Syria and Iraq for the passage of fighters, munitions and field artillery. The Islamic State group and allied Sunni militants seized the Anbar city of Fallujah, parts of Ramadi and large rural areas of Anbar early this year. The loss of Fallujah — where American troops engaged in some of the heaviest fighting of the more than eight-year U.S.-led war in the country — foreshadowed the later loss of Iraq's second-largest city of Mosul and much of the north. Mosul and the northern areas fell to the IS group in its blitz in June.

"Limited U.S. airstrikes in Anbar are not enough," said Liqaa Wardi, an Anbar pro-

vincial lawmaker. "We do not want to see airstrikes being wasted on minor targets, like a lone pickup truck moving in the desert." Wardi said the people of Anbar need airstrikes targeting the IS group's "command centers, high-value targets and big gatherings by the terrorists."

Anbar has remained a high flashpoint. Earlier this week, Anbar provincial police chief Brig. Gen. Ahmed al-Dulaimi was killed while traveling in a convoy north of Ramadi through an area cleared by Iraqi security forces a day earlier, Anbar councilman Faleh al-Issawi said. It was not immediately clear if others were killed or wounded in that attack. Iraqi Prime Minister Haider al-Abadi met with a delegation from Anbar on Friday, and urged the province's tribes to side with Iraqi security forces in the fight against the Islamic State militants. □



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Nigeria, extremists agree to immediate cease-fire

CHIKA ODUAH
MICHELLE FAUL
Associated Press
ABUJA, Nigeria (AP) — Ni-

insurgency that has killed thousands and left hundreds of thousands homeless in Africa's most popu-

unclear. Defense Ministry spokesman Maj. Gen. Chris Olukolade said their release is still being negotiated.

the insurgency, told a news conference.

The chief of defense staff, Air Marshal Alex Badeh, announced the truce and ordered his troops to immediately comply with the agreement.

"Already, the terrorists have announced a cease-fire in furtherance of their desire for peace. In this regard, the government of Nigeria has, in similar vein, declared a cease-fire," Omeri said.

There was no immediate word from Boko Haram, which limits its announcements almost exclusively to videos of its leader Abubakar Shekau. Last year, when a government minister charged with negotiations announced an agreement, the group quickly published a video denying it. Leader Shekau said at that time that whoever the government negotiated with did not speak for him and that he would never talk to infidels.

It could take days for word to get to fighters of Boko Haram, which is broken into several groups. They include foreigners from neighboring countries Chad, Cameroon and Ni-

ger, where the insurgents also have camps.

There have been unconfirmed reports that at least some of the girls have been carried across borders, and some forced to marry their captors. A Boko Haram video in May showed two of the girls explaining why they had converted from Christianity to Islam.

Omeri confirmed there had been direct negotiations this week about the release of the abducted girls. Another official said the talks took place in neighboring Chad. He spoke on condition of anonymity because he is not authorized to talk to reporters.

Boko Haram had been demanding the release of detained extremists in exchange for the girls. President Goodluck Jonathan originally said he could not countenance a prisoner swap.

Boko Haram — the group's nickname means "education is sinful" — attracted international condemnation with the April 15 kidnapping of 276 girls and young women writing final examinations at a boarding school in the remote northeastern town of Chibok.

Dozens escaped on their own in the first couple of days, but 219 remain missing. Their plight drew protests around the world with demands that the military and government get them free.

The United States, Britain, France and China sent experts to help find the girls, and U.S. drones flew over the area they are believed captive. But Badeh said months ago that they feared a military campaign to free the girls would lead to many of their deaths.



Maj. Gen. Chris Olukolade, Nigeria's top military spokesman speaks during an interview in Abuja, Nigeria. Nigeria's government and Islamic extremists from Boko Haram have agreed to an immediate cease-fire, officials said Friday, Oct. 17, 2014. The fate of more than 200 missing schoolgirls abducted by the insurgents six months ago remains unclear. Defense Ministry spokesman Maj. Gen. Chris Olukolade said their release is still being negotiated.

(AP Photo/Jon Gambrell)

geria's government and Islamic extremists from Boko Haram have agreed to an immediate cease-fire, officials said Friday, in a move that could end five years of

lous nation and its biggest oil producer.

The fate of more than 200 missing schoolgirls abducted by the insurgents six months ago remains

Boko Haram negotiators "assured that the schoolgirls and all other people in their captivity are all alive and well," Mike Omeri, the government spokesman on

In conspicuous success, Senegal declared Ebola-free

NICK CUMMING-BRUCE
RICK GLADSTONE
© 2014 New York Times

GENEVA - The World Health Organization declared the West African nation of Senegal to be free of Ebola on Friday, a rare success in dealing with a deadly virus that has rampaged uncontrolled in neighboring countries and prompted alarm around the world. Senegal's achievement came as the health organization was reported to have internally acknowl-

edged its own stark failure to arrest the disease months ago. The internal document reportedly went far beyond the self-criticism that organization officials have expressed publicly about their response.

The WHO announcement on Senegal officially concluded a monitoring period of 42 days, twice the maximum incubation period for the virus, in which no new infections were found. The last recorded case in the country was a young man

who was entering by road from Guinea; he recovered and returned to Guinea last week, the organization announced.

In what would be another conspicuous success, Nigeria, Africa's most populous nation, appeared close on Friday to declaring itself free of Ebola as well. The country would reach the 42-day milestone on Monday, after an outbreak that infected 20 people and resulted in eight deaths.

Senegal's proximity to

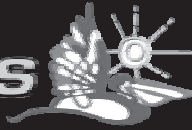
Guinea, Liberia and Sierra Leone, the three countries at the heart of the epidemic, "makes the country still vulnerable to additional imported cases," the organization said.

More than 4,500 people have died from Ebola and more than 9,200 have been infected in the current outbreak, according to the latest WHO tally posted Friday on its website.

The number of cases is still doubling every month.



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Philippines: US Marine subpoenaed

MANILA, Philippines (AP) — The Philippine government served a subpoena Friday for a U.S. Marine accused of killing a transgender Filipino in an emotional case expected to test the country's military ties with the United States.

The Department of Foreign Affairs said subpoenas for Marine Pfc. Joseph Scott Pemberton and four other U.S. Marines sought as witnesses in the case were delivered to the U.S. Embassy. On Wednesday, police filed a murder complaint with prosecutors against Pemberton, who allegedly checked into a motel on Saturday with the victim, Jennifer Laude, after meeting her in a bar in Olongapo, northwest of Manila. Police said Laude, whose former name was Jeffrey, was found with her head resting on the motel

room's toilet bowl, apparently after being drowned. The department said in a statement that a preliminary investigation into the criminal complaint will start Tuesday. Prosecutors will then decide if formal charges will be filed in court.

Pemberton took part in combat exercises involving thousands of American and Filipino troops. He is being held on the USS Peleliu in the Subic Bay free port, about 80 kilometers (50 miles) northwest of Manila, according to U.S. military officials.

A number of witnesses told investigators they saw Laude and Pemberton at the bar and at the motel, where the Marine was seen leaving shortly before the victim was found dead, police Chief Inspector Gil Domingo said earlier. □



Riot police officers duffle with protesters at a main road in the Mong Kok district of Hong Kong Friday, Oct. 17, 2014. Police used pepper spray and batons to fend off a huge crowd that had gathered in Mong Kok, and several protesters were seen knocked to the ground or carried away by police. (AP Photo/Vincent Yu)

Hong Kong:

Police arrest 26 amid street clashes

SYLVIA HUI

KELVIN CHAN

Associated Press

HONG KONG (AP) — Hong Kong riot police battled with thousands of pro-democracy protesters for control of the city's streets Saturday, using pepper spray and batons to hold back defiant activists who returned to a protest zone that officers had partially cleared.

Police and activists engaged in running clashes in Mong Kok's dense grid of streets, scuffling for hours. Several protesters were seen knocked to the ground, and dozens were carried or taken away by police.

The government said some 9,000 people gathered at the scene, repeatedly charging police lines in an attempt to retake roads. Authorities said police arrested 26 people.

Protesters are pressing for a greater say in choosing the semiautonomous Chinese city's leader in an inaugu-

ral direct election, promised for 2017.

Students and activists oppose Beijing's ruling that a committee stacked with pro-Beijing elites should screen candidates in the election. That effectively means that Beijing can vet candidates before they go to a public vote.

One protester was seen bleeding from his forehead as he was carried to a police van, moments after he was forced to the ground by officers. In scenes repeated throughout the evening, officers used batons to beat back umbrellas used by the crowd of young protesters to defend themselves from pepper spray.

"The police have lost control. They are beating up protesters like we're animals. We are angry. The students are our future," said Tommy Lee, a 45-year-old technology worker who was outraged at seeing police handcuff four protesters who appeared

to be high school students. Also detained was Bangkok-based Getty photojournalist Paula Bronstein, who was hauled away by police for standing on the hood of a Mercedes-Benz amid the melee. Hong Kong's Foreign Correspondents Club issued a statement demanding her immediate release, saying that police have threatened and intimidated other journalists covering the protests.

The chaotic scenes unfolded hours after police had moved in to clear tents, canopies and barricades at Mong Kok, a smaller protest zone across Victoria Harbor from the main occupied area in the heart of the financial district.

Mong Kok's protest zone had been home to a rowdier, more radical crowd less willing to follow student leaders, making it the most volatile of the three areas occupied since Sept. 28 by Hong Kong democracy protesters. □

Japan PM sends offerings to shrine

MARI YAMAGUCHI

Associated Press

TOKYO (AP) — Japan's Prime Minister Shinzo Abe sent religious offerings Friday to a Tokyo shrine honoring the war dead including convicted wartime leaders, as dozens of lawmakers prayed at the site in a ceremony that drew a rebuke from China.

The Yasukuni Shrine honors war criminals, including wartime leader Hideki Tojo, among the 2.5 million war dead. Many Asian victims of Japan's wartime atrocities, especially China and the Koreans, see the shrine as a symbol of militarism.

Abe last visited Yasukuni in December, triggering anger from China and South Korea.

On Friday, Abe sent a set of Shinto-style "masakaki" ornaments on the occa-

sion marking the shrine's Oct. 17-20 autumn festival, one of three major events when Japan's conservatives typically pray there. Chief Cabinet Secretary Yoshihide Suga said Abe made the gesture as a private citizen based on his personal belief.

A group of 110 lawmakers and 80 aides prayed at the shrine for the war dead. None of the Cabinet members has showed up so far Friday, though Internal Affairs and Communications Minister Sanae Takaichi told reporters Thursday that she would go. Yauhisu Shiozaki, minister of health, labor and welfare, offered religious ornaments similar to Abe's.

Hours later, Chinese Foreign Ministry spokesman Hong Lei said Beijing is "strongly opposed" to such practices. □

Ukrainian, Russian leaders sound optimistic note



From left, Russian President Vladimir Putin, Italian Prime Minister Matteo Renzi, Ukraine's President Petro Poroshenko and German Chancellor Angela Merkel during a meeting on the sidelines of the ASEM summit of European and Asian leaders in Milan, northern Italy, Friday, Oct. 17, 2014. Russian President Vladimir Putin is looking to get relief from Western economic sanctions imposed since Russia's annexation of the Crimean Peninsula and its support for a pro-Russia insurgency in eastern Ukraine. To that end, he has scheduled a series of meetings on the sidelines of a two-day ASEM summit of European and Asian leaders.

(AP Photo/Daniel Dal Zennaro)

V. ISACHENKOV
COLLEEN BARRY
Associated Press

MILAN (AP) — Russian and Ukrainian leaders sounded optimistic after marathon, Europe-brokered talks Friday, signaling progress on both a definitive peace settlement in Ukraine and a gas dispute that threatens to disrupt supplies to Eu-

rope this winter.

While Russian President Vladimir Putin and his Ukrainian counterpart Petro Poroshenko stopped short of declaring a breakthrough, they both spoke with renewed confidence. Putin offered praise for Poroshenko's move to give more powers to the east and supported the Organi-

zation for Security and Cooperation in Europe monitoring of the truce with drones. Putin also voiced confidence that the issue of Russians who have joined the insurgency in eastern Ukraine could be settled. Both leaders said they reached consent on the basic guidelines of a gas deal to prevent possible supply disruptions in the winter. The sticking point remains financing, and Putin indicated that the EU should pick

up the tab. "We expect our European partners to offer help to Ukraine," he said. Alexei Miller, the CEO of the Russian gas company Gazprom, told Russian news agencies from Milan that the leaders agreed Kiev would pay back \$3.1 billion by the end of the year. It is not clear how much Ukraine would have on hand, raised through loans or with the EU's help. Russia cut off gas supplies to Ukraine in the summer over unpaid bills, raising the risks that Ukraine would

siphon off gas from the pipeline passing through its territory from Russia to Europe.

Europe is concerned that if Ukraine did so, Russia would cut off all flows through Ukraine, leaving parts of Europe without supplies in the dead of winter, as happened in the past.

As part of an overall peace deal, Europe is seeking full compliance with a month-old cease-fire, clear border controls and local elections in eastern Ukraine in compliance with Ukrainian law, and not under auspices of the rebels.

Putin told reporters both sides shared blame for violations.

"The line of division must be fully drawn. It would allow to finally end shootings and civilian deaths," Putin said. "The Ukrainian side knows about that. We will try to find solutions."

Poroshenko said using technology such as video cameras and radar to monitor the border "will allow to determine who is responsible for violating the cease-fire."

Drones will be provided by Germany and France in the first stage, with other countries joining later under the OSCE umbrella, the Ukrainian leader said. □

EU heads deadlocked as economy sinks

DAVID MCHUGH
AP Business Writer
FRANKFURT, Germany

(AP) — Europe's economy needs help — fast. Yet the two powers that could take action, the European Central Bank and Germany, don't see eye to eye about what to do.

That leaves Europe's currency union stuck in a dangerous policy limbo that has investors worried as it risks falling into recession for a third time in six years.

Concern that the 18-country currency union, which accounts for 17 percent of the world economy, has no clear path out of its economic trouble is among the key factors in this week's global market turmoil. The Stoxx 50 index of top euro-

zone stocks fell as much as 6.3 percent this week before recovering somewhat Friday. It is down 5.7 percent over the past three months.

The eurozone saw no growth at all in the second quarter after only four quarters of sluggish recovery. It also has dangerously low inflation, which can depress growth over years, if not decades, as happened in Japan. A sudden decline in exports and industrial activity in Germany, long the region's source of growth, heightened those concerns.

There are several big ideas about how to boost growth — for the long term. A free trade agreement with the United States, a Europe-

wide investment fund to put 300 billion euros into infrastructure, looser employment rules in France and Italy. An ECB review of bank finances due this month could purge hidden losses from the financial system and get more credit flowing to companies.

Yet those ideas will take months or even years to boost economic activity. More immediate help would come from more monetary stimulus from the ECB or increased spending from governments.

Those ideas, however, are running into friction from Berlin, which is pushing for governments to balance their budgets and is skeptical of the ECB's stimulus plans. □

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Another Treasure of Aruba's Beaches: Sea Glass!



ARASHI - It is hard to imagine this happening today, but years ago people dumped all kinds of refuse straight into the ocean, including old cars, and their household garbage, which of course included lots of glass. Over the next 30 years the pounding waves cleaned the beach, by breaking down everything but glass and pottery. The pounding waves washed the trash up and down, back and forth. Tons of polished, broken glass pieces were created by the pounding surf. These smoothened, colored glass particles then settled along the sea shore in millions, and that is why you can find these beautiful and colorful pieces on

the north shore beaches of Aruba. Especially on the strip on white sand between the famous Natural Bridge" and the huge red anchor close to "Grapefield" beach you will be able to find your own pieces of sea glass. The sea glass that was created is the product of a very long and interesting process. It can take anywhere from 10 to 30 years to make sea glass. The name for any piece of glass that finds its way to the ocean and tumbles around in the water long enough is "Sea glass. The colorful pieces of glass are being used for decoration, handcrafts and jewelry! Once glass makes its way



into the ocean, the glass is broken up into shards and is tumbled around in the water, where sand and other rocks act like sandpa-

inclusions, just like precious gems. For years, the water beat against the different kinds of trash being dumped.



per to smooth out its rough edges. Sometimes as the sea glass is passed through fire, it becomes fire glass, the rarest of sea glass with certain

Glass, household appliances and even motor parts were discarded on the beach. The waves and weather conditions wore down the

overwhelming amount of garbage in the water, creating millions of beautiful smooth rocks.

It's hard to believe the short-sighted mistakes we were making that could have potentially ruined these beautiful beaches. But thanks to natural processes, the ocean transformed the trash into the sea glass. Each colored gem on the beach has

its own story.

The ruby red glass stones are typically from old car tail-lights.

Then, the sapphire rocks are the remnants of broken apothecary bottles. The most common and the easiest to find are the brown (Amstel & Polar beer), green (Heineken & Balashi beer) and clear glass which are the soft much loved "soft drink" bottles.

If you like to see the sea glass for yourself, and be in awe of the power of nature, rent a car or jeep and go explore our deserted beaches on the north side of the island. Make it a fun family day!

Even if we didn't mean to pollute the Beaches how we did, it is inspiring to see just how the earth can correct our mistakes.

Funny, how trash can change into treasures!

Everybody knows that you are not allowed to take local shells home, but the people working at the airport have no problem you taking sea glass home.

A few of those pieces make great souvenirs.

You can place them in a wine glass or large bottle for decoration and every time you look at it a smile will light up your face thinking back of your unforgettable Aruba vacation! □





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Twice Weekly Starting October 21st, 2014: Aruba's EPB Hospitality Students to Host 3-Course Lunch



HATO - During their graduation year, the students of EPB, the local basic professional training high school, need to practice what they learned, while interacting with each other and clients

in real-life restaurant situations. The Aloe Restaurant and its professional commercial kitchen is where these students train and invite the general public to enjoy a three-course

lunch for only Afl. 25 per person, every Tuesday and Wednesday, to work towards their diploma. Lunch is served every Tuesday and Wednesday from noon to 2 pm, starting October 21st, 2014 until November 19th, 2014 when they go on break for the holidays. The restaurant opens back on January 06th, 2015 and close March 11th, 2015, at the end of the academic year. In the kitchen, Chef Orlin Geerman and Chef Reynaldo Maldonado call the shots, while François Maduro coaches the front



of the house staff. The Chefs, with extensive experience in the food and beverage arena, truly enjoy working with the enthusiastic students. Together the service and kitchen teams will deliver a great lunch experience. It will also be a pleasure for you, to enjoy this opportunity to share these ambitious young people's future and to actively contribute to their training as the island's future hospitality professionals. The menu offers a nice trip around the world including Aruban, Italian, French, German and Dutch specialties, one meal at a time. The selection for each day is set – except dessert, which depends on what the pastry class is making

– and readers interested in attending lunch at EPB may call François Maduro or Aart Wittekoek at tel. 528-9791, ext. 152 for the menu of the day, and reservations. The school request reservations be made four weekdays in advance, but – should this not be possible, contacting the teacher François Maduro or Aart Wittekoek to check seating availability is advisable. The EPB school is located across the Aruba Aloe factory, the Restaurant is next to the school office entrance, easily accessible and with ample parking. The teachers request everyone to be on time, since this is a pre-scheduled class. Please cancel a day in advance should you not be able to attend. □

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Sal and Gloria Catena Honored at Casa Del Mar



EAGLE BEACH - Recently the Aruba Tourism Authority had the great pleasure of honoring a very nice couple whom are loyal and friendly visitors of Aruba, at the Casa Del Mar Beach Resort Beach Resort, as Ambassadors of Goodwill. The symbolic honorary title is presented in the name of the Minister of Tourism as a

token of appreciation to guests who visit Aruba for 20-or-more consecutive years. The honorees were Mr. Sal and Mrs. Gloria Catena from Palm Coast, Florida. Sal and Gloria are loyal members of the Casa Del Mar Beach Resort, and they love Aruba very much, because of the great extremely friendly people,

the climate, beaches, restaurants and Aruba is like a second home for them, it was nice to hear all the stories the Catena couple shared with Mr. Giel about

the good times they had through all the years they have been visiting Aruba, they are visiting Aruba for over 45 years. The certificate was presented by Mr.

Ernest Giel representing the Aruba Tourism Authority together with Mr. Ossian Halley and Mr. Bob Curtis GM at the Casa Del Mar Beach Resort. □

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Aruba Tourism Authority Honors Loyal Visitors



PALM BEACH - Recently, Ms. Darline S. de Cuba honored a pair of loyal guests to Aruba as Distinguished Visitors at the Playa Linda Beach Resort. The symbolic honorary title is presented in the name of the Minister of Tourism as a token of appreciation to



guests who visit Aruba between 10-and-19 consecutive years. The honorees are Mr. Marc and Mrs. Eileen Krasner as Distinguished Visitors for 14 years!

The certificate was presented to them by Ms. Darline de Cuba representing Aruba Tourism Authority together with Ms. Yvette Tromp of Playa Linda Beach Resort. The reasons they gave for

returning here are the fantastic sunsets, the beautiful blue ocean, our friendly people and diverse restaurants. Congratulation to Marc and Eileen! □



San Francisco Giants' Travis Ishikawa reacts after hitting a walk-off three-run home run in the ninth inning against the St. Louis Cardinals in Game 5 of baseball's NL Championship Series, Thursday, Oct. 16, 2014, in San Francisco. The Giants won 6-3, and advanced to the World Series.

(AP Photo/Chris Lee)

BYE BYE BIRDIES

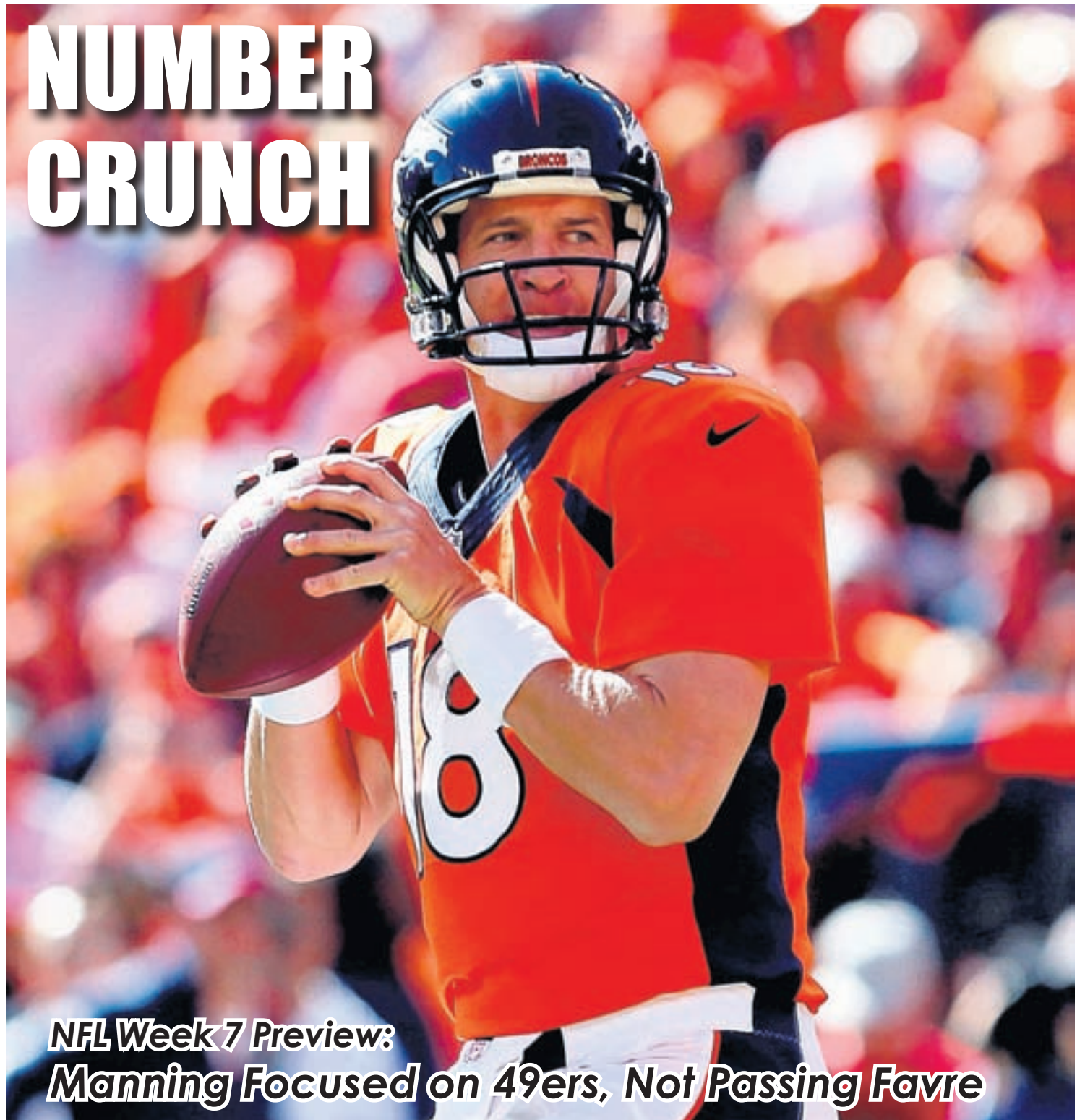
SAN FRANCISCO (AP) — San Francisco's Travis Ishikawa hit a three-run homer in the bottom of the ninth inning, sending the Giants to the World Series with a 6-3 win over the St. Louis Cardinals on Thursday. The Giants clinched the NL Championship Series 4-1 and now will face the Kansas City Royals in a World Series between two teams that began the playoffs in sudden-death wild-card games.

San Francisco, which won the 2010 and 2012 World Series, will be on the road for this year's opener on Tuesday.

Pablo Sandoval singled to start the ninth against pitcher Michael Wacha, who was making his first appearance of the post-season for the Cardinals. After one out, Brandon Belt walked to bring up Ishikawa, who drove a pitch beyond right field to trigger an orange towel-waving frenzied celebration.

Continued on Page 21

NUMBER CRUNCH



NFL Week 7 Preview: Manning Focused on 49ers, Not Passing Favre

Denver Broncos quarterback Peyton Manning (18) get ready to throw his 500th career touchdown pass during the first half of an NFL football game against the Arizona Cardinals, Sunday, Oct. 5, 2014, in Denver. The San Francisco 49ers and Denver Broncos meet in Week 7 NFL action on Sunday, October 19, 2014, in what could be a potential Super Bowl preview. Manning needs three touchdown passes to break Brett Favre's league record of 508.

(AP Photo/Joe Mahoney)

BARRY WILNER
AP Pro Football Writer

The San Francisco 49ers and Denver Broncos meet on Sunday for the first time since a London game nearly four years ago, when the teams weren't the NFL powerhouses they have become. Now it is a potential Super Bowl preview.

Broncos quarterback Peyton Manning needs three

touchdown passes to break Brett Favre's league record of 508. He's averaging three a game this season. Manning said he wants only to have more points than the 49ers do when it's all over at Mile High Stadium.

"That's what I've concentrated on, trying to do whatever it takes to win," he said.

Manning added he wouldn't mind seeing Ronnie Hillman run for four touchdowns against San Francisco. That would be a shocker, though, because the Broncos have just two running touchdowns this season to go with Manning's 15 touchdown passes.

The 49ers started 1-2, but have begun to play some

impressive football, too. They understand the chore ahead in trying to stop Manning.

"Whenever he takes the field, he's just great all the time and that speaks volumes for the player that he is and continues to be," 49ers coach Jim Harbaugh said.

Continued on Page 18

Manning focused on 49ers, not passing Favre



Indianapolis Colts' Ahmad Bradshaw (44) celebrates after he scored against the Houston Texans during the first quarter of an NFL football game, Thursday, Oct. 9, 2014, in Houston. There could be long-term playoff ramifications when the Cincinnati Bengals meet the Colts in Indianapolis in Week 7 NFL action on Sunday, October 19, 2014.

(AP Photo/David J. Phillip)

Continued from Page 17

"Just keeps doing it and doing it and doing it. Great. Great with a capital

G at the highest level." Coming off the first tie in team history, the Carolina Panthers are showing a better passing offense than anticipated. Quarterback

Cam Newton looks healthy and strong and has found a comfort zone with tight end Greg Olson and rookie wideout Kelvin Benjamin, who leads all NFL rookies

with 416 yards receiving. The defense hasn't been as stout as expected, though, and that never bodes well when facing Aaron Rodgers and the Green Bay Packers at Lambeau Field, which the Panthers are visiting for the first time since 2008. Rodgers has 10 touchdown passes without throwing an interception in Green Bay's three-game winning streak. There could be long-term playoff ramifications when the Cincinnati Bengals meet the Colts in Indianapolis. It is the only game in Week 7 between teams that have sole possession of their division lead, giving the winner the inside track to potential playoff positioning. The Bengals are reeling and the Colts are rolling. Cincinnati comes off a blowout loss at New England and then a tie against Carolina. The Bengals have

stuck by kicker Mike Nugent, who has been streaky this year and missed a 36-yard field goal at the end of overtime last week. Colts passer Andrew Luck leads the league with 1,987 yards passing and 17 touchdowns. T.Y. Hilton comes off a career game with 223 yards on nine catches. There's also Kansas City at San Diego, the New York Giants at Dallas, Arizona at Oakland, Seattle at St. Louis, Atlanta at Baltimore, Miami at Chicago, New Orleans at Detroit, Cleveland at Jacksonville, Tennessee at Washington, and Minnesota at Buffalo. The action began on Thursday when New England beat the New York Jets 27-25. Tom Brady threw for three touchdowns in a sixth straight loss for New York after an opening win. On Monday, it's Houston at Pittsburgh. □

Patriots down Jets 27-25 with blocked field goal

FOXBOROUGH, Massachusetts (AP) — The New England Patriots held on for a 27-25 win over the New York Jets on Thursday by blocking Nick Folk's 58-yard field goal attempt on the last play. The surprisingly competitive Jets suffered their sixth straight loss after taking a 19-17 lead late in the third quarter. Stephen Gostkowski put the Patriots ahead to stay with a field goal with 4:10 to go in the third and Tom Brady's 19-yard touchdown pass to Danny Amendola gave the hosts an eight-point lead with 4:10 remaining. The Jets made it 27-25 on Geno Smith's 10-yard pass to Jeff Cumberland with 2:31 left, but Smith's pass for the 2-point conversion was incomplete. New York had one last chance, and there was a strong sense of déjà vu as Folk prepared to take his long distance shot. Last season, Folk kicked wide on a 56-yard attempt in overtime, but New England's Chris Jones was pe-



New York Jets running back Chris Ivory (33) goes over the top for a touchdown in the third quarter of an NFL football game against the New England Patriots on Thursday, Oct. 16, 2014, in Foxborough, Mass.

nalized under a new rule against players pushing a teammate into the opponent's formation. Folk then connected from 42 yards, giving the Jets a 30-27 vic-

tory. Jones wasn't going to make the same mistake again, and this time he not only avoided a penalty but made the block that pre-

served the Patriots' win. "It's good to feel that ball hitting my hand and it's good to get the win," Jones said. "I just played it legally and did all that I could."

Folk's longest field goal in his career traveled 56 yards, but he had made all 13 of his attempts this year so the 58-yarder was makeable. "It felt pretty good off my foot," he said. "I did kick it low, in order to give it enough to get it there." But when Jones batted it down, the Patriots (5-2) raced onto the field in celebration of a win that was much tougher than expected. The Jets' six-game skid is their longest in Rex Ryan's six seasons as coach. Quarterback Smith — last in the NFL in passer rating — had a solid game with 20 completions in 34 attempts for 226 yards and no interceptions while Chris Ivory — whose touchdown gave the Jets the lead in the third — finished with 107 yards rushing. "This is extremely frustrating," Smith said. "I felt it was going to happen for us." Patriots quarterback Brady threw three touchdowns and was 20 for 37 for 261 yards and no interceptions. □

(AP Photo/Elise Amendola)

College Preview:

Florida State hosts Notre Dame in weeks biggest game

Tom D'Angelo

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WEST PALM BEACH, Fla. --

The comparisons between the quarterbacks in this week's biggest game -- No. 5 Notre Dame at No. 2 Florida State -- are clear.

Both have had high-profile missteps off the field but both are winners: Each has played for a national title, they are a combined 35-1 as starters and they have their teams at 6-0 this season.

Oh, and both wear No. 5.

The spotlight will be on FSU's Jameis Winston and Notre Dame's Everett Golson when the teams kick off at 8 p.m. ET Saturday (ABC), but for different reasons.

For Winston, the latest in a string of issues are an upcoming hearing to determine if he violated the university's student code of conduct, and an internal investigation into whether he accepted compen-



Florida State quarterback Jameis Winston (5) leaps over guard Josue Matias as Oklahoma State safety Jordan Sterns, left, is unable to stop Winston from reaching the end zone for a touchdown in the second half of an NCAA college football game in Arlington, Texas. The spotlight will be on FSU's Jameis Winston and Notre Dame's Everett Golson when the teams kick off at 8 p.m. ET Saturday (ABC).

(AP Photo/Tony Gutierrez)

sation for autographing memorabilia.

For Golson the story line is how he dealt with being kicked out of school last year for cheating on a test and returned a better quarterback than the one who led Notre Dame to the undefeated regular season in 2012 before being thumped by Alabama, 42-14, in the title game.

"Everett Golson's a tremendous player and winner and so is Jameis," FSU coach Jimbo Fisher said. "They're similar in a lot of ways. ... If things break down they'll scramble and still make throws and make plays with the ball."

Golson, a senior, has become a more refined quarterback than in the past. He is throwing for 281 yards per game and completing 62.5 percent of his passes compared to 219 yards and a 58.8 completion percentage in 2012.

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Canadiens win home opener, beat Bruins 6-4

The Associated Press

MONTREAL (AP) — Montreal's Brendan Gallagher and P.A. Parenteau each had two goals as the Canadiens won their season home opener, 6-4 over the Boston Bruins on Thursday. Elsewhere, Los Angeles goaltender Jonathan Quick tied a team shutout record in the win over St. Louis, Ottawa finished strongly to overcome Colorado, and the New York Islanders made it four wins straight to start the season by downing San Jose. Montreal's Max Pacioretty had a goal and two assists, while Jiri Sekac got his first NHL goal for the Canadiens.

Zdeno Chara, Carl Soderberg, Loui Eriksson and Simon Gagne — with his first as a Bruin — scored for Boston. The Bruins led 3-2 before fading late in the second period.

Los Angeles' goalie Quick

notched his 32nd career shutout — matching Rogie Vachon's franchise record — and the Kings won

a shootout to beat St. Louis 1-0.

Quick, who made 43 saves, needed 50 fewer games

than Vachon to reach the mark.

Jeff Carter scored the only shootout goal for the

defending Stanley Cup champions, who won their third straight.

Ottawa's Clarke MacArthur had the go-ahead score during a three-goal third period that lifted the Senators to a 5-3 win over Colorado.

Bobby Ryan, Zack Smith and David Legwand also scored to help the Senators win their home opener and Chris Neil had an empty-net goal with 1:22 to go.

Alex Tanguay, John Mitchell and Gabriel Landeskog scored for the Avalanche. New York's John Tavares scored the decisive goal of the shootout to help the Islanders beat San Jose 4-3 and remain unbeaten.

San Jose's Logan Couture and New York's Kyle Okposo traded goals earlier in the shootout before Tavares beat Alex Stalock in the fifth round and San Jose's Joe Thornton missed on his turn.



Boston Bruins' Chris Kelly is checked into the boards by Montreal Canadiens' P.K. Subban during first-period NHL hockey game action Thursday, Oct. 16, 2014, in Montreal.

(AP Photo/The Canadian Press, Paul Chiasson)

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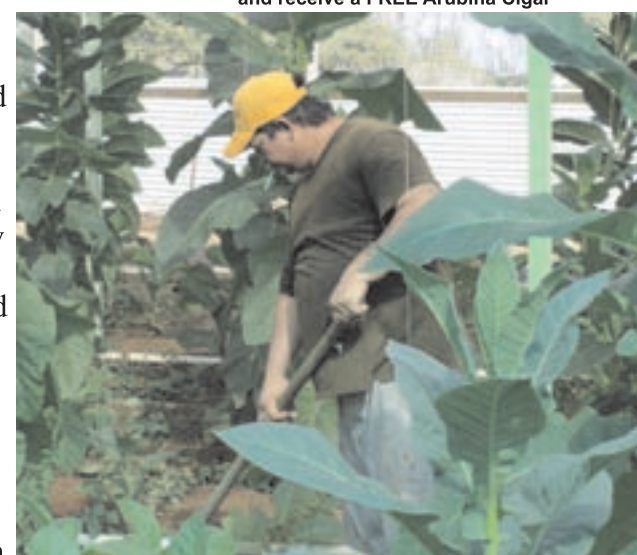
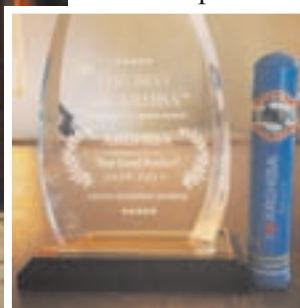


ORANJESTAD- Benjamin Petrocchi, a true native Aruban started the newest export product of Aruba, locally produced hand rolled cigars called "Aruhiba". These cigars are produced and cultivated in Aruba. Petrocchi always had a interest in the cigar business and has also sold Premium Cuban Cigars, and now he is growing his own tobacco crops. After many attempts and trips to Santo Domingo and Cuba, he started his own production and cultivation of Aruhiba Cigars in Aruba. The whole process took him 10 years to perfect. Petrocchi dedication to the cigars is important for the moulding and process of making a perfect cigar which takes a long time. Their handmade cigar box is specially designed with their "Aruhiba" logo. Petrocchi considers

Aruhiba as a promotion for Aruba through its fine cigars. The company sells Aruhiba to the international markets as well. Visit their retail store located in front of the Historic Dutch Windmill in front of the RIO Hotel, with any purchase of \$20 and up you receive a free "Aruhiba" cigar or ask for their gift box of 5 cigars get 1 FREE for only \$37. They open from Monday to Saturday from 9 am till 6:30 pm and on Sundays from 10 am to 4 pm. Aruhiba cigars are now available at the gift stores in your resort and at well-known cigar stores. For their complete selection and attractive by the box prices visit their retail store. Tours are also

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Owner Benjamin Petrocchi

Wild World Series: Perfect Royals vs tested Giants

BEN WALKER

AP Baseball Writer

With the World Series set between the playoff-perfect Kansas City Royals and the tried-and-tested San Francisco Giants, there's a fair amount of mystery to it. They don't share a ton of history.

They've played 12 times since interleague play began in 1997, with Kansas City winning nine.

Yet, even with the Royals unbeaten in these playoffs and enjoying home-field advantage when the World Series begins on Tuesday at Kauffman Stadium, the oddsmakers have made the Giants a slim favorite to win it all.

A surprising meeting? Maybe, although both teams had high expectations when they met in Surprise — that's in Arizona, where Hunter Pence homered as the Giants beat the Royals early in spring training.

By August, the Royals were rolling. They swept the visiting Giants in a three-game series, beating star pitchers Madison Bumgarner, Tim Hudson and Tim Lincecum, and stealing seven bases in the finale as All-Star closer Greg Holland excelled.



Kansas City Royals third baseman Mike Moustakas makes a catch on a ball hit by Baltimore Orioles' Adam Jones during the sixth inning of Game 3 of the American League baseball championship series Tuesday, Oct. 14, 2014, in Kansas City, Mo.

(AP Photo/Michael Conroy)

"We know we're playing a great team. But to get to this point, it's time to celebrate," Giants manager Bruce Bochy said after Travis Ishikawa's bottom-of-the-ninth homer on Thursday beat St. Louis in the clinching Game 5 of the National League Championship Series.

The Royals, after going 8-0 in the American League

playoffs, are back in the World Series for the first time since beating the Cardinals in 1985. That's 29 years — the average age on the Royals' postseason roster is 28. That includes reliever Brandon Finnegan, who pitched this summer for Texas Christian University in the College World Series.

"They're as hot as you can get," first baseman Buster

Posey, already a two-time champion with the Giants, said of the Royals. "We were playing them earlier this year and they spanked us pretty good. We know we're going to have our hands full with them."

"They're a dynamic team that pitches really well, really good defense. They've got pop, too, along with speed."

Outfielder Lorenzo Cain, the AL Championship Series MVP, and Kansas City will have had five days off before Game 1. In the past, long layoffs in October have often meant rust more than rest.

The Giants are trying to extend their every-other-year success after winning crowns in 2010 and 2012. Infielder Pablo Sandoval, the popular Kung Fu Panda and a former World Series MVP, and his friends also have a lengthy break after finishing off St. Louis.

"We've got a lot of guys that've been through this ... they know what to expect and they are not afraid of the moment by no means," said Bumgarner, MVP of the NLCS.

"And I think the young guys that we have that have not been through it, they say that and then they feed off of that, and they know that they don't have to be afraid, either," he said. "It's going to be a fun series against Kansas City." This will be the first time that wild cards have met in the Series since a seven-game thriller between the Anaheim Angels and Giants in 2002. □

Giants win the pennant on Ishikawa 3-run homer

Continued from Page 17

It was the first time a homer sent the Giants into the World Series since perhaps the most famous drive ever in baseball — Bobby Thomson's "Shot Heard 'Round the World" in a 1951 playoff.

"These guys have been through it," Giants manager Bruce Bochy said. "They have been battle-tested and they know how to handle themselves on this type of stage, and then add to that the kids that we brought up, and then Ishikawa. I mean, what a great story."

Ishikawa knew right away on his first career postseason homer, raising his right arm into the air as he watched his ball sail into the seats. He emphatically threw his helmet down to the dirt in triumph and



San Francisco Giants' Michael Morse hits a home run against the St. Louis Cardinals during the eighth inning of Game 5 of the National League baseball championship series Thursday, Oct. 16, 2014, in San Francisco.

(AP Photo/Jeff Chiu)

joined his jubilant teammates at home plate as fireworks shot off from the center field scoreboard.

The Giants had tied the game in the bottom of the eighth when pinch-hitter Michael Morse homered

leading off against Pat Neshek, who had just replaced Cardinals starter Adam Wainwright.

Morse was batting for San Francisco starter Madison Bumgarner, who was named series MVP.

The Giants had three homers in all — Joe Panik hit a two-run drive in the third — after having gone six games without clearing the fences.

"Just a gutty effort through all this and I couldn't be prouder of these guys. They just don't stop fighting," Bochy said.

Ishikawa began the season as Pittsburgh's first baseman, but was soon cut. He re-signed with the Giants, his original team, and went to the minor leagues before making it back to the majors.

Thursday's game was a microcosm of his topsy-turvy as his season. Earlier in the game, he misplayed a flyball to left field that cost his team a run. He more than made up for it with his final swing.

Bumgarner did not allow a hit after Matt Adams and

Tony Cruz homered in the fourth to give the Cardinals a 3-2 lead.

He lasted eight innings, and closer Santiago Casilla worked out of a bases-loaded jam in the top of the ninth.

Adams drew a one-out walk and Daniel Descalso entered to pinch run.

Randal Grichuk singled and Descalso reached third on Kolten Wong's grounder.

The second out came on a force out at second, but Cruz walked to load the bases again after consecutive pitches near his head. A pitching change brought in Jeremy Affeldt, who fielded an Oscar Taveras grounder and sprinted to first base to end the inning. Cardinals manager Mike Matheny turned to Neshek after Wainwright reached 97 pitches and retired his final 10 batters in order. □

Stenson reaches quarters at World Match Play

ASH, England (AP) — Top-seeded Henrik Stenson defeated Thongchai Jaidee 2 and 1 to reach the quarterfinals undefeated after the opening three rounds of the World Match Play Championship.

Stenson sealed the win when his wedge shot into the 17th green spun back into the hole for birdie on the London Club course. He finished with an eagle and six birdies on the final day of round-robin play and will play fellow Swede Jonas Blixt in the quarterfinals on Saturday. Thongchai, last year's runner-up, was eliminated.

American Ryder Cup player Patrick Reed also advanced after beating Jamie Donaldson 3 and 2, and will play Geroge Coetzee of South Africa.

In the other quarterfinals, Victor Dubuisson of France faces Mikko Ilonen of Finland and Joost Luiten of the Netherlands takes on Pablo Larrazabal of Spain. Stenson was 3 up with four holes to go but three-putted on the 15th and then watched as Thongchai chipped in for birdie on the next. However, the Swede responded with an even more spectacular birdie on the next.

"It was getting a little bit more interesting and while

I didn't hit the best approach with my second into 17, I thought if I could get my lob-wedge to spin back it might be close. But then it was a bonus and quite spectacular when it

feated in round-robin play after eliminating defending champion Graeme McDowell with a 2 up victory. Luiten, was overlooked for European Ryder Cup selection in favor of Lee West-

first time with a birdie at 17 and then also managing to birdie the last.

"It is always hard when you are 3 down after eight holes but I had plenty more holes and I managed to get back on my game and hit some good shots," Luiten said. Reed, who was undefeated in the recent Ryder Cup, was 2 up after just four holes and then moved to 4 up with a birdie at 12.

"It feels good to win as today I made a lot of clutch and solid putts," he said. "This is one of those events I've always wanted to play. I watched it last year on TV back home. Justine, my wife, goes, 'I think we need to play there next year or whenever we get a chance.' And luckily we got an invite this year and I couldn't pass it up."

Dubuisson lost Friday's match to Scotland's Stephen Gallacher 2 and 1, but advanced after two previous victories.

Larrazabal eliminated Ireland's Shane Lowry by the same margin.

Blixt defeated England's Paul Casey in a playoff after their match ended all square. Italy's Francesco Molinari won his first match in defeating Coetzee 2 and 1, but the South African still finished second in his group behind Stenson.



Sweden's Henrik Stenson plays during World Match Play Championship at The London Club, in Ash southeast England.
(AP Photo/Nigel French/PA)

went into the hole," Stenson said.

Luiten also finished unde-

wood, had been 3 down to McDowell after eight holes before going ahead for a

Icher takes 2nd round lead at LPGA South Korea

INCHEON, South Korea (AP) — Karine Icher of France shot a 4-under 68 in the second round to take a one-stroke lead at the top of the European-dominated leaderboard at the KEB-HanaBank Championship on Friday.

Icher birdied three of her final four holes for a 5-under 139 total on the Ocean Course at the Sky72 Golf Club.

Brittany Lincicome of the United States, who birdied her final two holes for a 70, and Beatriz Ricari of Spain (70), were tied for second.

Azahara Munoz of Spain (69) was among those tied for fourth, two strokes behind, as was Suzann Pettersen of Norway and Sandra Gal of Germany,

who shot 71s. The wind subsided but Icher said she played "a completely different course" in the second round because of the changing wind directions.

"This week, my coach was here and we practiced a lot of low shots," Icher said. "It seemed to pay off. Here, it's always windy."

I've never played in Korea without wind. Low shots are pretty strong in my game now."

Icher has five victories on the Ladies European Tour but none on the LPGA circuit.

"It's the final four or five tournaments for us, so I'd like to win one," Icher said. "There's nothing else I'm looking for."

Lincicome's tee shot on

the par-3 17th hole nearly won her a new car for a hole-in-one when it rolled and hit the flagstick, but it bounced a few feet away.

"I like tournaments where not too many, maybe like five or 10-under par wins, so just keep doing 2-under each day, and I'm right there," Lincicome said.

No. 3 Lydia Ko of New Zealand shot 69 after an opening 73 and was three strokes behind and tied for 10th along with Haeji Kang of South Korea, who led by two strokes after an opening 67 but shot 75 Friday.

Second-ranked Inbee Park, who could move to No. 1 with a win in the absence of top-ranked Stacy Lewis of the United States, carded 73 and was five strokes

behind Icher. Ko could also move to No. 1 with a win.

U.S. Women's Open champion Michelle Wie improved from her opening 76 with a 70, and was seven strokes off the lead. Wie is making her first start since withdrawing during the first round of the Evian Championship in September after reinjuring a stress fracture in her right hand.

Women's British Open winner Mo Martin also improved from her opening 78 with a 69 in her return from a thumb injury. She's eight strokes behind.

Defending champion Amy Yang of South Korea, who made 69 on Thursday, posted 79 with eight bogeys and one birdie and was nine behind Icher.

Ferrer, Murray advance in ATP Vienna semis

ERIC WILLEMSEN
Associated Press

VIENNA (AP) — David Ferrer and Andy Murray advanced to the semifinals of the Erste Bank Open on Friday, boosting their chances to qualify for the ATP Finals next month.

The top-seeded Ferrer overcame 17 aces in a 7-6 (5), 6-4 defeat of Ivo Karlovic of Croatia and will next take on Philipp Kohlschreiber of Germany.

Murray defeated Jan-Lennard Struff of Germany 6-2, 7-5 to set up a semifinal against Viktor Troicki of Serbia.

Ferrer and Murray are ninth and 10th respectively in the race to London and both accepted wild cards last Friday in order to gain ground on the top 8, who qualify for the season-ending event.

After winning the opening set, Ferrer used his first break point to go 3-1 up in the second and served out the match with his fifth ace.

Murray won five games in a row, including the last 14 points, to take the opening set against the 52nd-ranked Struff. The Scot dropped serve with a double-fault on the only break point he faced to fall 3-1 behind in the second but broke back and added another break at 5-5.

"I felt it was a bit more consistent," Murray said, comparing his performance to his hard-fought win over Vasek Pospisil in the second round. The former 12th-ranked Troicki is now 127th after returning from a one-year doping suspension in July. A year ago, Murray called Troicki "unprofessional" for failing the blood test that led to the Serb's ban but Troicki said he had no hard feelings toward the Olympic champion. "I don't think (Murray) knew the whole story behind it," Troicki said. "I don't have anything against him, it was just his opinion. ... I know him OK but he was never like such a great friend that I expected support from him."

TEC Notes: Will Apple Pay be the next iRevolution?

BRANDON BAILEY

**AP Technology Writer
CUPERTINO, Calif. (AP)** —

Apple's skinnier iPads and flashy big-screen iMac are sleek and stunning. But the tech giant is making a bigger strategic bet with next week's launch of Apple Pay — the mobile pay service aimed at turning your iPhone into your wallet.

The service, which goes live Monday and has hundreds of banks on board, is "hugely important" says Forrester Research analyst Frank Gillett. It puts Apple in the middle of a wide range of consumer transactions, underscoring Apple's value as a brand and giving people a powerful new reason to buy iPhones, iPads and other gadgets.

Apple Pay is designed to work on the company's newest iPhones, which contain a chip that allows payments at a special terminal in retail outlets. It also will be available on the new iPad Air 2 for online purchases only.

"It's a strategic advance not just because it may be a new revenue source, but because it injects Apple into a whole different value stream" for customers and the company's business partners, Gillett says.

Mobile pay isn't new; rival tech companies and the banking industry have worked on such systems for years. But Apple is launching its new service at an ideal time, says Gartner tech analyst Van Baker. Consumers are increasingly worried about the security of traditional credit and debit cards and U.S. merchants are facing new mandates to switch to safer chip-based cards or other payment systems.

"Consumers are going to have to learn a new way to pay," Baker said. "That levels the playing field for new technology."

Assuming there are no system breakdowns or security flaws, Apple will get the benefit of pioneering a mobile payment system that has widespread brand recognition and acceptance from consumers, retailers and banks. That's crucial



Apple Pay is demonstrated at Apple headquarters on Thursday, Oct. 16, 2014 in Cupertino, Calif. In announcing a Monday launch date, Apple CEO Tim Cook said deals have been made with hundreds of additional banks since the service was announced last month. Cook also said additional merchants plan to accept Apple Pay by the end of the year.

(AP Photo/Marcio Jose Sanchez)

to its success, said MasterCard Inc. executive James Anderson, but he doesn't expect Apple will hold the market by itself. The payment processor plans to work with other digital systems as well.

"We've done a lot of work with Google over the years and I expect we'll continue to work with them," Ander-

son said. As for the new iPad Air 2 announced at a company event Thursday, analysts praised its technical features, including faster processors, better cameras and Touch ID, which lets users unlock the device with a fingerprint.

"I've heard people say it's evolutionary, rather than revolutionary," tech expert

Carolina Milanesi of the research firm Kantar Worldpanel said after Apple's announcement. But she added, "why do you need to revolutionize something that's already the best in its class?"

The new super-thin iPads should sell well during the upcoming holiday shopping season, even as the

worldwide tablet market is showing signs of slowing growth, analysts said. But they're not the kind of game-changing new product that has made Apple a darling of Silicon Valley and the tech industry's most valuable company.

The new 27-inch iMac desktop computer with a high-resolution Retina screen struck Bob O'Donnell of TECHanalysis Research as the most cutting-edge hardware product announced Thursday.

"It's stunning. It shows Apple is doing cool new stuff," he said. "Unfortunately it's not going to sell to a lot of people. Not many people are willing to pay \$2,499 for a new desktop computer anymore."

The next major hardware release is likely to be Apple's smart watch, due out next year. Cook and other executives teased the device several times Thursday, even getting comedian Stephen Colbert in on the act. Reached via Mac call, "Chief of Secrecy" Colbert told head software engineer Craig Federighi to "get back to work" because he was "jonesing for some jewelry."

Microsoft CEO launches diversity training effort

BRANDON BAILEY

**AP Technology Writer
SAN FRANCISCO (AP)** —

Microsoft CEO Satya Nadella has again apologized to employees and announced in a company-wide memo that all workers will receive expanded training on how to foster an inclusive culture as he works to repair damage caused by his gaffe about women seeking pay raises.

Microsoft's female employees in the United States earn 99.7 percent of what men earned in similar positions last year, Nadella said in a new memo to workers this week. He suggested that such slight variations are not unusual for "any particular group," but he added that he wants to increase the numbers of women and minorities in the company's workforce.



Microsoft Chief Executive Officer Satya Nadella speaks to students in New Delhi. Nadella has again apologized to employees and announced in a company-wide memo that all workers will receive expanded training on how to foster an inclusive culture as he works to repair damage caused by his gaffe about women seeking pay raises.

(AP Photo/Manish Swarup)

"We must ensure not only that everyone receives equal pay for equal work, but that they have the opportunity to do equal work," Nadella said in the

latest memo, which was first reported by the tech blog GeekWire and confirmed as authentic by a Microsoft spokeswoman. Nadella again apologized

for his remarks last week at a women-in-computing conference, where he suggested that women don't need to ask for raises and should just trust that the system will pay them what they're worth. "It was a humbling and learning experience," Nadella said of the reaction to his remarks. He said in the memo that he realized his advice "was just plain wrong" and added: "Any advice that advocates passivity in the face of bias is wrong."

In addition to mandatory training on "diversity and inclusion," Nadella also vowed to step up efforts to "recruit more diverse talent to Microsoft at all levels of the company."

Microsoft reported earlier this month that 29 percent of its employees are women.

Wall Street ends dramatic week with solid rally



Trader Peter Mancuso works on the floor of the New York Stock Exchange, Friday, Oct. 17, 2014. The stock market capped a turbulent week with a big gain Friday, a sign of renewed investor confidence after days of gloomy economic news.

(AP Photo/Richard Drew)

KEN SWEET
AP Business Writer

NEW YORK (AP) — The stock market capped a turbulent week with a big gain Friday, a sign of renewed investor confidence after days of gloomy economic news.

It was the latest large move for a market which, with a few exceptions, has been on a mostly downward track since last month. Stocks have had four weeks of declines, leaving the Standard & Poor's 500 index 6 percent below the record high from Sept. 18. Investors rode wild market swings for much of the week. The Dow Jones in-

dustrial average plunged as much as 460 points Wednesday, then had one of its best days of the year on Friday, when it soared more than 260 points following strong earnings from big-name companies Morgan Stanley and General Electric, as well as some encouraging U.S. economic news.

"We had indiscriminate selling all week, and then today we had indiscriminate buying," said Jack Ablin, chief investment officer at BMO Private Bank in Chicago.

Market watchers have warned investors to expect more volatility than

they have been used to in recent months. Their concerns reflect weaker growth in Europe and what it could mean for U.S. corporate profits, as well as plunging oil prices.

The turmoil has not been limited to the floor of the New York Stock Exchange. Bonds, overseas stock markets and commodities prices have all had big moves this week.

"Most of the swings this week were related to fears about global growth and not about the fundamentals of this market," said James Liu, global market strategist at JPMorgan Funds.

The VIX, a measure of how much volatility investors expect in stocks, has risen from 12 in mid-September to as high as 26 this week, above its historical average of around 20. That's still far below the readings of 80 it had at the height of the 2008 financial crisis.

"This volatility, in a way, is purely psychological. This is the market returning to a more normalized behavior," Liu said.

The Dow advanced 263.17 points, or 1.6 percent, to 16,380.41, its second-best day of the year. The Standard & Poor's 500 index rose 24 points, or 1.3 percent, to 1,886.76 and the Nasdaq composite rose 41.05 points, or 1 percent, to 4,258.44.

Investors rallied behind a group of corporate earnings results.

General Electric rose 2.4 percent after its third-quarter earnings were better than expected, helped by improved performances at its aviation and oil and gas businesses. GE has a broad range of businesses that cover so many parts of the economy, from banking to building nuclear reactors, that investors see its results as a bellwether for how U.S. industry is doing. GE rose 57 cents to \$24.82.

Textron, another industrial conglomerate, had the second-biggest gain in the S&P 500 index after its

own earnings came in far ahead of expectations. Textron rose \$2.99, or 9 percent, to \$36.65.

Overall, the S&P 500's industrial sector rose nearly 2 percent, making it the best performing part of the market.

Investors also had two pieces of positive economic data to work through.

A survey by the University of Michigan showed consumer sentiment unexpectedly rose last month to 86.4, much higher than the 84.3 expected by economists. It was the highest reading for that survey since July 2007, right before the Great Recession.

The Commerce Department reported that construction firms broke ground on more apartment complexes in September, up 6.3 percent to a seasonally adjusted annual rate of 1.017 million homes.

Next week investors will be watching on one of the busiest periods for Wall Street this earnings season. A total of 130 companies in the S&P 500 index will report quarterly results next week, including big names like American Express, Coca-Cola, AT&T and IBM.

On Friday oil prices rose slightly, but were still down 4 percent for the week on prospects of lower demand from a slowing global economy and high supplies.

Benchmark U.S. crude rose 5 cents to close at \$82.75 a barrel on the New York Mercantile Exchange. Brent crude, a benchmark for international oils used by many U.S. refineries, rose 34 cents to close at \$86.16 on the ICE Futures exchange in London.

In other energy futures trading on the NYMEX, wholesale gasoline rose 2.2 cents to close at \$2.233 a gallon, heating oil rose 2.8 cents to close at \$2.498 a gallon and natural gas fell 3 cents to close at \$3.766 per 1,000 cubic feet.

The price of gold fell \$2.20 to \$1,239 an ounce, silver fell 11 cents to \$17.33 an ounce and copper rose two cents to \$3 a pound. □

Morgan Stanley's profit surges in quarter

PETER EAVIS
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Morgan Stanley, at the end of a week that was buffeted by market tumult, reported third-quarter results Friday that glided past Wall Street's expectations.

The Wall Street firm, using generally accepted accounting principles, reported earnings of \$1.7 billion, or 84 cents a share, compared with \$889 million, or 44 cents a share, in the quarter a year earlier.

But Morgan Stanley and stock analysts track a measure of earnings that strips out certain financial adjust-

ments. Factoring in these changes, which included a tax benefit this quarter, Morgan Stanley made 65 cents a share. That was well above the 54 cents a share that analysts had expected, according to a survey by Thomson Reuters, and even higher than the adjusted 50 cents a share the bank made in the third quarter of 2013.

Morgan Stanley's third-quarter adjusted revenue came in at \$8.7 billion, a 7.4 percent jump from \$8.1 billion in the quarter a year earlier, and considerably higher than the \$8.17 billion

that analysts had expected.

Morgan Stanley, which once focused heavily on trading and arranging and underwriting deals, has tried in recent years to bolster less volatile revenue streams, through a push into wealth management. Wealth management produced revenue of \$3.79 billion and pretax income of \$836 million, compared with \$3.48 billion of revenue and \$668 million of pretax income in the same period a year earlier.

Still, institutional securities, the unit that does the trad-

ing and investment banking, brought in more money than the unit encompassing wealth management. In the third quarter, institutional securities had adjusted revenue of \$4.3 billion and pretax income of \$1.01 billion, compared with \$3.88 billion and \$567 million a year earlier.

Increased mergers and acquisitions activity drove advisory revenue to \$392 million in the third quarter, from \$275 million a year earlier. The revenue from trading in bonds and other products totaled \$997 million in the third quarter. □

Virgin Money postpones IPO, latest to cite conditions

CHAD BRAY

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LONDON - More bad news for European initial public offerings.

Virgin Money, the British financial services company partly owned by billionaire Richard Branson, became the third issuer to delay its listing in the past week amid concerns over volatile market conditions.

The lender had hoped to list its shares in London this month but said Friday that it was "mindful of market conditions." It now expects its IPO to occur later than October.

"Virgin Money continues to perform strongly, and we remain focused on delivering a successful initial public offering as soon as market conditions allow," Jayne-Anne Gadhia, the Virgin Money chief executive, said in a statement.

The poor performance of several listings in Europe this month - including the highly anticipated IPOs of the German online seller Zalando and the German technology company Rocket Internet - has given several issuers cold feet recently.

Aldermore, a British online

bank, and Spie, the French engineering and construction company, both postponed their offerings in the past week.

They are now joined by Virgin Money, which plans to use a portion of the proceeds for its final payment to the British government in connection with its acquisition of Northern Rock, which was nationalized during the financial crisis.

The offerings that have gone forward this week have struggled.

Pershing Square Holdings, one of the funds of activist investor William A. Ackman,

stumbled in its debut in Amsterdam on Monday.

The luxury shoe brand Jimmy Choo began trading in London on Friday after pricing its IPO but was flat through midday after giving back its initial gains. The shoemaker narrowed its price range earlier in the week and priced at the bottom of its expected range.

Virgin Money still hopes to proceed with its IPO when market conditions improve. It is seen as a challenger to the larger, more traditional lenders that dominate the banking landscape here.

Virgin Money is a retail-only bank primarily focused on providing home loans, savings accounts and credit cards in Britain. It has about 2.8 million customers.

When it goes forward, the bank hopes to raise about 150 million pounds (\$240.1 million) in its IPO and to sell shares equivalent to about 25 percent of its capital.

Virgin Money expects to use a portion of the proceeds to make its final payment of 50 million pounds to the British government in connection with its acquisition of Northern Rock in 2011.

GE sees strong US economy as 3Q profit rises

JONATHAN FAHEY

AP Business Writer

NEW YORK (AP) — General

Electric Co. posted strong third quarter results, issued an upbeat forecast for the fourth quarter and said U.S. industrial activity is at its highest level since the financial crisis.

CEO Jeff Immelt said there is uncertainty in the global economy, but that nations around the world are still going ahead with large infrastructure projects and companies are buying equipment.

"It's a slow growth pattern with volatility but not a lot different than what we've seen in the past," he said in a conference call with investors. He pointed to pockets of high activity in the developing world, slow growth in Europe and Japan, and strength in the U.S.



General Electric Co. CEO Jeffrey R. Immelt, center, speaks with workers as he visits the General Electric plant in Belfort, eastern France. General Electric Co. released quarterly earnings before the market opened on Friday, Oct. 17, 2014.

(AP Photo/Thibault Camus)

"The U.S. is probably the best we've seen it since the

financial crisis," he said. GE reported an 11 per-

cent jump in third quarter profit Friday due to cost

reductions and strong performance from its aviation and oil and gas divisions.

The company reported net income of \$3.54 billion for the quarter on sales of \$36.17 billion. Last year during the same period the company earned \$3.19 billion on revenue of \$35.66 billion.

GE, based in Fairfield, Connecticut, said it earned 35 cents per share for the quarter. GE's operating earnings, a measure closely watched by investors, rose 6 percent to 38 cents per share.

That was a penny better than analysts surveyed by Zacks Investment Research expected, on average, though the company's revenues fell slightly short of analyst expectations. Still, shares jumped 3.7 percent to \$25.14 in morning trading.

Blackstone Groups sees opportunity in volatility

WILLIAM ALDEN

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A bout of market volatility rattled traders' nerves this week. But the Blackstone Group is looking for ways to profit from the turmoil.

Blackstone, the largest firm that invests in private equity, offered that investment outlook this week while reporting higher profit for the third quarter.

The firm said its economic net income - a measure of

profit that includes unrealized investment gains - was \$758.4 million, 18 percent higher than in the third quarter of 2013.

Still, the profit amounted to 66 cents a share, falling short of analysts' expectation of 72 cents a share, according to a survey by Thomson Reuters.

Distributable earnings, a measure that reflects cash generated by the business, more than doubled, to

\$672.1 million, in the quarter, Blackstone said. Underlying that surge was \$10 billion in sales of the company's investments.

As stock markets have risen in recent years, private equity firms like Blackstone have seized the opportunity to sell their portfolio companies to public investors, reaping large profits. But when it comes to making new investments, Blackstone and its rivals have

been frustrated by the persistently lofty valuations of stocks and other assets. On Thursday, Blackstone suggested that the streak of high prices might be eroding, creating new opportunities.

The firm said it was sitting on \$42.3 billion of capital it had yet to spend, known in the industry as dry powder. Of that amount, \$18 billion is for private equity and \$13.1 billion is for real

estate, Blackstone said.

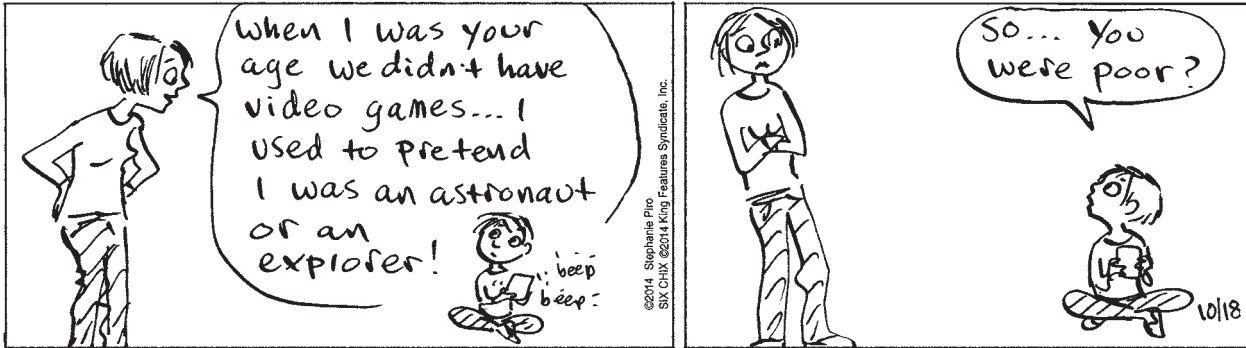
"We are uniquely positioned to take advantage of market volatility across all of our businesses," Stephen A. Schwarzman, the chairman and chief executive, said on a conference call with analysts.

The firm said it raised \$13 billion of fresh capital in the quarter, helping push its assets under management to \$284 billion.

Mutts



6 Chix



Blondie



Mother Goose & Grimm



Baby Blues



Zits



Conceptis Sudoku

			3	2			
		9			7		
	1		6	9		3	
8		2		6		3	1
9		5		1		4	8
	3		7	1		6	
		4			1		
			5	8			

Difficulty Level ★★★★★ 10/18

Sudoku is a number-placing puzzle based on a 9x9 grid with several given numbers. The object is to place the numbers 1 to 9 in the empty squares so that each row, each column and each 3x3 box contains the same number only once. The difficulty level of the Conceptis Sudoku increases from Monday to Sunday.

Yesterday's puzzle answer

7	9	3	8	5	6	2	4	1
2	8	4	3	1	9	6	7	5
6	5	1	4	2	7	8	9	3
3	6	7	1	8	2	4	5	9
5	4	2	7	9	3	1	8	6
8	1	9	6	4	5	7	3	2
1	3	8	9	6	4	5	2	7
9	2	6	5	7	8	3	1	4
4	7	5	2	3	1	9	6	8

ACROSS

- 1 Crow's sound
 4 Blaze residue
 9 Prowl
 13 Has debts
 15 Inexpensive
 16 ___ up; express one's feelings
 17 Crooked
 18 Josh with
 19 "Been there, ___ that"
 20 Oscar, e.g.
 22 Expand
 23 Laugh loudly
 24 Perish
 26 Like jacuzzi waters
 29 Café employee
 34 Express one's views
 35 Book leaves
 36 Actress ___ McClanahan
 37 Engagement symbol
 38 Sweetheart
 39 Very excited
 40 Golfer's peg
 41 Felt sick
 42 Chavez or Romero
 43 Property tax bill sender
 45 Recluses
 46 Gangster's gun
 47 Irritate
 48 Average
 51 Bizarre
 56 Bangkok resident
 57 Unsuspecting
 58 Sitting on
 60 Lubricates
 61 Go into
 62 CA's ___ Linda University
 63 "Trees" or "Evangeline"
 64 Film holders
 65 Blushing

1	2	3		4	5	6	7	8		9	10	11	12
13			14		15					16			
17				18						19			
	20			21						22			
			23					24	25				
26	27	28				29	30			31	32	33	
34					35					36			
37					38					39			
40				41						42			
43			44					45					
							46		47				
48	49	50				51	52	53			54	55	
56						57				58		59	
60						61				62			
63						64				65			

Created by Jacqueline E. Mathews 10/18/14

Friday's Puzzle Solved

APPLE	AVID	FAST
BARON	RITE	LOPE
ELECT	MESS	IRON
DEPARTED	PINTOS	
	LEAD	HOTCAKE
ONEEAR	DUTCH	
BAN	TOWER	HEAPS
ONOR	TERRA	SLOP
EASES	ABYSS	SEA
	SCARY	SCOOT
APPEARS	LEAP	
BRONTE	HOSPITAL	
HUNT	TEAR	UNITE
ONCE	HAND	LEMON
REED	AUKS	ADEPT

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DOWN

- 1 Ear of corn
 2 Fills with holy wonder
 3 ___ away; left
 4 Real
 5 Transparent
 6 Warmth
 7 Vane direction
 8 Faster
 9 Room renter
 10 "Put ___ shut up!"
 11 City near Lake Tahoe
 12 ___ about; was aware of
 14 Gazing fixedly
 21 ___ off; left suddenly
 25 "___ a girl!"; new parents' cry
 26 Major artery
 27 ___ on; watches from hiding
 28 ___ and dines; woos
 29 Vacillate
 30 Middle-___; neither old nor young
 31 Clear the slate
 32 Sweet granules
 33 Department store chain
 35 Explorer Marco
 38 Eavesdropper
 39 High army rank
 41 As neat ___ pin
 42 Young horse
 44 Pompousness
 45 Ocean ___; cruise ships
 47 ___ in; enjoy
 48 Go no further
 49 Cincinnati, ___
 50 Store event
 52 Walking stick
 53 Refer to
 54 "Take ___ leave it"
 55 ___ back; return
 59 Cushion

Financial Aid

Continued from Page 8

Income tends to matter in financial aid more than assets and savings, especially at public universities.

THE COLLEGES

Most families with no savings will be hoping that at least some colleges they apply to will offer large grants and ask them to borrow less money than others. But popular, highly ranked schools tend to have a lot of applicants. Even if you do get in, many of them may not offer out-size rewards or be flexible if you appeal for more money once you get in. Apply and cross your fingers, but don't count on generosity here unless the school is particularly well endowed. Parents with no savings and higher incomes need to be more strategic, encouraging their children to apply to at least some colleges where they would be among the very best students. Those institutions may offer more grants in an effort to enhance the quality of their student body.

"I can't say it's an impossible scenario," said David Gelinas, director of financial aid at Davidson College. "But we would always want people to apply to schools where they know they would be comfortable and not in the hope that they will throw more cash at them."

Now that Merrill's son is looking at his list of private Christian colleges, public universities near home and a few name-brand liberal arts colleges that have sent him solicitations, she's blanching at the possibility of pressing the send button over and over again and hoping that one of the financial aid forms turns into a lottery ticket.

"It may be better for him, but it seems like a system falling apart if that's what you have to do to get where you want to go," she said. "I'm just not sure I'm willing to play that game." For those who are and aim to declare the highest-bidding college the winner come April, Kevin McKinley, a financial adviser in Eau Claire, Wisconsin, of-

fers a word of warning: Ask if the scholarships are guaranteed for all of the years of attendance.

"Good luck trying to pull a kid out of private school just because it became more expensive," he said.

THE DEBT

The sad fact is, most families with no savings will be borrowing a fair bit of money to send their children to college. The best loans are the federal student loans, and most traditional-age students can take out \$31,000 in loans during their time as undergraduates. If you get in trouble later, you can enroll in an income-based repayment plan to lower your payments.

These plans tend not to be available from private lenders who peddle what are known as private student loans. This week, the Consumer Financial Protection Bureau issued a scathing report, calling the lenders out for making little progress on helping distressed borrowers. You should read every single word of it if you're considering these loans, since parents almost always have to co-sign for them and then suffer the consequences if young adults don't or can't make the payments. The nearly inevitable conclusion of reading the report is that you should do everything possible to avoid taking out loans like this.

That leaves parent borrowing, often in the form of federal Plus loans. It will be tempting to rack these up, come what may, to give a child a shot at attending a dream school. The cost, however, may be payments that last well into what are supposed to be your retirement years. Perhaps your children will help make the payments one day, but you won't be able to refinance the loans into their names.

"I talk to a lot of parents who call and want to refinance, and it's clear that they never read the terms and conditions," said Andy Josuweit, founder of Student Loan Hero, which helps people sort and consolidate student loan debt. The steps above should help you avoid at least some of the confusion. □

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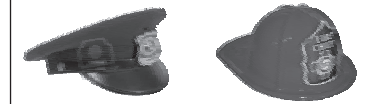


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Dr. Van Ool

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POLIS	100
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NOORD	587-0009
STA. CRUZ	585-4710
SAVANETA	584-7000
SAN NICOLAS	584-5000
FIRE DEPT.	115
FIRE DEPT.	582-1108
POLIS TIPLINE	11141
HOSPITAL	527-4000
AMBULANCE	582-1234
SAN NICOLAS	
AMBULANCE	584-5050

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Seroe Preto n.v Tel: 584-4833

INFORMATION	118
SETAR	582-2116
TAXI	582-5900
TAXI-TAS	587-5900
PROF. TAXI	588-0035
TAXI D.T.S.	587-2300
SERVICE ARUBA	583-3232

CRUISESHIP

October 18

Freewinds



Aruba Aiport	524-2424
American Airline	582-2700
Avianca	588-0059
Dutch Antilles	588-1900
Insel Air	588-9314
Jet Blue	588-2244
Spirit Airlines	582-7117
Tiara Air	588-4272
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Foundation Amor

pa Prohimo

Tel: 583-3345 /586-6976

Women in Difficulties

Foundation

Tel: 583-5400

Bloodbank Aruba

Tel: 587-0002

Once in million years: Comet buzzing Mars on Sun

MARCIA DUNN

AP Aerospace Writer

CAPE CANAVERAL, Florida

(AP) — The heavens are hosting an event this weekend that occurs once in a million years or so.

A comet as hefty as a small mountain will pass mind-bogglingly close to Mars on Sunday, approaching within 87,000 miles (140,006 kilometers) at a speed of 126,000 mph (202,767 kph). NASA's five robotic explorers at Mars — three orbiters and two rovers — are being repurposed to witness a comet named Siding Spring make its first known visit to the inner solar system. So are a European and an Indian spacecraft circling the red planet.

The orbiting craft will attempt to observe the incoming iceball, then hide behind Mars for protection from potentially dangerous dusty debris in the comet tail.

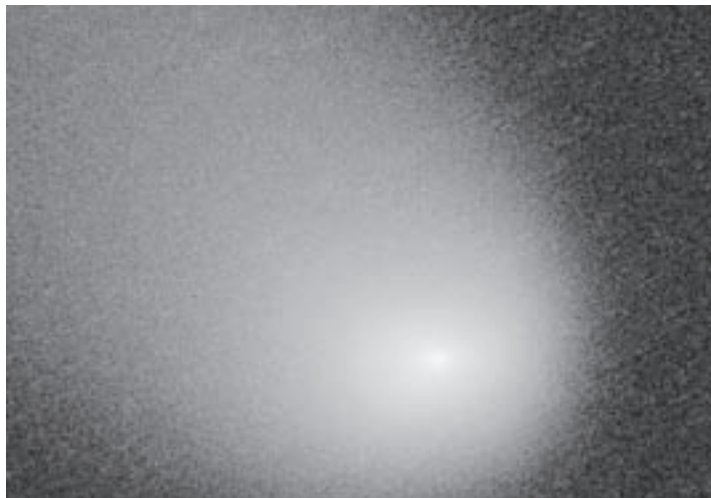
Shielded by the Martian atmosphere, the Opportunity and Curiosity rovers may well have the best seats in the house, although a dust storm on Mars could obscure the view.

"We certainly have fingers crossed for the first images of a comet from the surface of another world," said NASA program scientist Kelly Fast.

Spacecraft farther afield, including the Hubble Space Telescope, already are keeping a sharp lookout, as are ground observatories and research balloons.

"We're getting ready for a spectacular set of observations," said Jim Green, head of NASA's planetary science division.

Named for the Australian observatory used to detect it in January 2013, Sid-



This image provided by NASA, ESA, and J.-Y. Li shows comet C/2013 A1, also known as Siding Spring, as captured by Wide Field Camera 3 on NASA's Hubble Space Telescope.

(AP Photo/NASA, ESA, J.-Y. Li)

ing Spring will approach Mars from beneath and zoom right in front Sunday afternoon, Eastern Time.

On Earth, the best viewing, via binoculars or telescope, will be from the Southern Hemisphere — South Africa and Australia will be in prime position. In the Northern Hemisphere, it will be difficult to see Siding Spring slide by Mars.

The comet — with a nucleus estimated to be at least a half mile (.8 kilometer) in diameter — hails from the Oort Cloud on the extreme fringe of the solar system. It formed during the first million or two years of the solar system's birth 4.6 billion years ago and, until now, ventured no closer to the sun than perhaps the orbits of Jupiter, Saturn, Uranus or Neptune. It comes around every one or more million years.

It will be the first Oort Cloud comet to be studied up close in detail.

For comparison, the flyby distance of 87,000 miles (140,006 kilometers) is about one-third of the way from here to the moon. Siding Spring's tail could extend from Earth all the

physicist at Johns Hopkins University's applied physics laboratory.

By studying Siding Spring's composition and structure, scientists hope to learn more about how the planets formed, according to Lisse. Scientists also are keen to spot any changes to the comet or Mars due to the close approach. NASA's newly arrived Maven spacecraft, for instance, will compare the upper atmosphere before and after it passes.

"Think about a comet that started its travel probably at the dawn of man and it's just coming in close now," Lisse said. "And the reason we can actually observe it is because we have built satellites and rovers. We've now got outposts around Mars." Scientists initially worried the spacecraft orbiting Mars would be at considerable risk from the comet's massive trail of dust.

The nucleus itself poses no danger of impact. But the

particles in the tail, hurtling through space at 126,000 mph (202,767 kph) could fry electronics, puncture fuel lines, or destroy computers, transmitters or other vital spacecraft parts.

As Siding Spring's path became clearer, the threat level was deemed minimal. Still, space agencies are taking no chances. They're employing the "duck and cover" strategy.

NASA's three orbiters — Mars Odyssey, Mars Reconnaissance Orbiter and newcomer Maven — will be behind the red planet at the time of peak danger. That's a 20-minute-or-so period approximately 1½ hours after the closest approach by the comet's nucleus. The European Space Agency also shifted the orbit of its Mars Express as did India for its Mars Orbiter Mission, or MOM, the country's first interplanetary spacecraft that, like NASA's Maven, arrived last month. □

Top-secret space plane lands in California



This 2010 image provided by the Vandenberg Air Force Base shows technicians examining the X-37B unmanned spaceplane shortly after landing at Vandenberg Air Force Base, Calif. The military's small, top-secret version of the space shuttle landed again at a Southern California Air Force base. The X-37B's mission is classified, only fueling speculation about why it was orbiting Earth for nearly two years.

(AP Photo/Vandenberg Air Force Base)

VANDENBERG AIR FORCE BASE, Calif. (AP) — A top-secret space plane landed Friday at an Air Force base on the Southern California coast.

The plane spent nearly two years circling Earth on a classified mission. Known as the X-37B, it resembles a mini space shuttle.

It safely touched down at 9:24 a.m. Friday, officials at Vandenberg Air Force

said. Just what the plane was doing during its 674 days in orbit has been the subject of sometimes spectacular speculation.

Several experts have theorized it carried a payload of spy gear in its cargo bay. Other theories sound straight out of a James Bond film, including that the spacecraft would be able to capture the satellites of other nations or

shadow China's space lab. In a written release announcing the return of the craft, the Air Force only said it had been conducting "on-orbit experiments." The X-37B program has been an orphan of sorts, bouncing since its inception in 1999 between several federal agencies, NASA among them. It now resides under the Air Force's Rapid Capabilities Office. □



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Chad Stahelski, third from left, and David Leitch, right, co-directors of "John Wick," pose with their team and Associated Press reporter, Sandy Cohen, center, during a training session at 87Eleven Action Design in Inglewood, Calif. (Photo by Casey Curry/Invision)

Veteran stuntmen become directors with "John Wick"

SANDY COHEN
AP Entertainment Writer
INGLEWOOD, Calif. (AP) —

Chad Stahelski and David Leitch speak in shorthand when it comes to shooting sprees. Also mixed martial arts throw-downs, crazy car crashes and escaping explosions.

After 20 years performing, choreographing, coordinating and directing movie stunts together — not to mention setting up their own stunt company — Stahelski and Leitch have become experts at big-screen action. Starting as stunt doubles for Keanu Reeves and Brad Pitt, they've grown to oversee stunt action on blockbuster fare such as "The Wolverine," "Teenage Mutant Ninja Turtles" and "The Hunger Games" franchise. For the last few years, they've been ready to take the next step: finding a film of their own to direct.

Reeves helped make that happen when he introduced them to "John Wick," an action-saturated thrill ride in theaters Oct. 24. "When I got the script... I immediately thought of Chad and Dave for the action design, but I was secretly hoping they'd want to direct it," Reeves said in a recent interview. "I knew that they would love the genre and I knew that they would love John Wick. And I thought the worlds that get created — the real world and then this underworld — would be attractive to them, and it was."

Reeves stars as the titular

character, a retired killer-for-hire who's drawn back into the underworld, seeking revenge after a group of thugs steal his car and kill the dog given to him by his dead wife. Willem Dafoe also stars.

After reading the script, Stahelski and Leitch, both martial arts experts and Bruce Lee fans, told Reeves they wanted to tell the story of "John Wick" with a graphic-novel twist, creating a stylized, heightened reality where the suit-clad killer could systematically shoot 84 people in a nightclub without batting an eye or wrinkling his clothes. They also wanted to craft a character whose outsized motivations would make sense to audiences. And they wanted to prove to themselves that, after 20 years in the movie business, they could tell a story from top to bottom as filmmakers. "It was the challenge — and the ego of ourselves — to prove that we could do something different," said Stahelski, a tall, lean man in his mid-40s with an authoritative demeanor that belies his easy smile. He's been friends with Reeves since working as his stunt double in "The Matrix" movies.

Reeves supported the pair's pitch to producers, and the veteran stuntmen had their first directing gig. Stahelski and Leitch, who was Pitt's stunt double in "Fight Club" and "Mr. and Mrs. Smith," formed their stunt company, 87Eleven Action Design, in 2004. □

With his new show:

Harry Shearer brings Nixon to life

FRAZIER MOORE
AP Television Writer

NEW YORK (AP) — Harry Shearer is hardly the first person to mine comedy from the rich vein where Richard Nixon shines. But no one has done it more faithfully than Shearer, who, in his new series, mimics Nixon unimpeachably while re-enacting real-life scenes as the man known to detractors as Tricky Dick — all to hilarious effect.

The creatively peripatetic Shearer's credits include "This is Spinal Tap," "The Simpsons" and the 30-year-old humor-and-politics "Le Show" on public radio. Now, with "Nixon's the One," Shearer dramatizes, verbatim, bizarre but actual interludes lifted from the White House recordings Nixon secretly made

and paranoid, and random moralizing, all in the company of top aides Bob Haldeman and John Ehrlichman and other enabling yes men.

Hear him, from April 7, 1971, railing how "I'm sick of the bunch of them: my cabinet, the leaders in Congress. What a bunch of assholes!"

And on May 13, 1971, he cites ancient history in warning against gays taking over the nation: "You know what happened to the Greeks. Homosexuality destroyed 'em."

While Sky TV has already aired the series in Britain to much acclaim, no U.S. outlet was willing to step up. But viewers on U.S. shores need wait no longer. The pilot episode premieres Tuesday on MyDamnChannel on YouTube, to

Watergate scandal, Shearer has feasted on the White House tapes as more and more of them became public.

But crafting "Nixon's the One" meant full-scale monitoring of those hundreds of hours.

One episode is devoted to conversations between Nixon and his Secretary of State, Henry Kissinger.

"We knew there were, to be delicate, a pants-load of scenes where Kissinger was being incredibly sycophantic to the president," says Shearer. "But we wanted to find the best ones, the funniest ones."

Shearer found a gold mine. "I thought that China was beautifully handled, and you were very wise," Kissinger (played by lookalike actor Henry Goodman) tells Shearer-as-Nixon in



Actor Harry Shearer shows a photo of himself portraying President Richard Nixon for British network Sky Arts during a reception at the Richard Nixon Centennial Birthday Celebration in Washington. Shearer portrays President Richard Nixon in "Nixon is the One," premiering Tuesday, Oct. 21, 2014, on MyDamnChannel on YouTube. (AP Photo/Cliff Owen)

— those very tapes whose revelations would wreck his presidency.

A backhanded homage to the 37th president, "Nixon's the One" finds Shearer transformed into the figure of Nixon and ensconced in the Oval Office as he delivers a profane slurry of tortured small talk, bitter outbursts against minorities and other supposed enemies, rants self-pitying

be followed in subsequent weeks by five more half-hours set to handy themes ("Secrets," "Religion," "Elites," etc.).

Now 70, Shearer has been fascinated with Nixon all his life.

As far back as Nixon's presidency, he had worked an impersonation into his improv act, and since 1974, when Nixon resigned beneath the weight of the

one scene lifted from an exchange on April 16, 1971, following a press conference. "I was tremendously impressed with the delicacy with which you handled those foreign policy questions."

In reanimating Nixon, Shearer says he studied the tapes "not just for the words, but for the rhythm and the pauses — every hem and every haw." □

For Def Jam 30th Anniversary, a time-traveling tribute

JON CARAMANICA

© 2014 New York Times

NEW YORK - Onstage at the Barclays Center on Thursday night, Erick Sermon - from the Long Island duo EPMD - reminded the crowd about how things were back in 1991. MC Hammer and Vanilla Ice were selling millions of albums by bringing hip-hop to the masses, outraging purists and threatening to change the course of the genre. In response, Sermon and his partner, Parrish Smith, recorded "Crossover," a name-taking anthem of pride and stubbornness.

And also something of a death gasp. Crossover was, of course, the future. Holding on to old values became a liability, or, at minimum, a choice to remain niche. And Def Jam, the label that had nurtured EPMD and so many other hip-hop acts - LL Cool J, Public Enemy, Slick Rick, the Beastie Boys - before crossing over was really an option, did not want to be a niche player.

And so the Def Jam of the 1980s, when it was the dominant force in the genre, was different from the Def Jam of the 1990s, as hip-hop was becoming pop's lingua franca and spreading far beyond New York.

And both of those were different, too, from the Def Jam of the 2000s, when

the hip-hop ecosystem was growing so vast as to be almost centerless.

So, by definition, the Def Jam 30th-anniversary concert that took place at the Barclays Center was an incomplete tribute, and something of a disheveled one, too. There are many

ceived. Ja Rule and Ashanti performed their thug-love duets, which were often perceived as soft in their day, but remain indelible. The weed obsessives Method Man and Redman were hyperactive, buoyant fun (and Method Man griped about other artists' show-

ing. He is fiercely charismatic, borderline messianic, and his set of rough party music was emotional, dark and, ultimately, hopeful, ending with a fervid prayer. He was the de facto headliner. In truth, he was next to last. Rick Ross closed the show, but his set - which

the street absurdist 2 Chainz fared better, as did the lazy technician Big Sean.

What's notable about that cavalcade of current acts is their geographical diversity: Miami, Atlanta, Detroit. (A couple of the label's newest artists - Jeremih, Jhene Aiko - were advertised but did not perform.) Most of the rest of the night served as a reminder that Def Jam was, for many years - long after it was economically wise - a resolutely New York label, dating back to its founding in an NYU dorm room by Russell Simmons and Rick Rubin.

The majority of the acts were New Yorkers: DMX, Ja Rule, EPMD, Foxy Brown, Fabolous and the delightfully rowdy Onyx, who rumbled through early in the night, and unexpectedly thanked the Beastie Boys for inspiration.

Part of the reason you could never stage a complete, fully representative Def Jam tribute show is because of the label's own success - many of its biggest stars are on to higher plateaus.

You'd need to convince Jay Z to take a break from ruthless capitalism and do one for nostalgia.

You'd need to promise Kanye West financing for his own clothing line. You'd need to dislodge LL Cool J from CBS' Monday night prime-time lineup.



Fabulous performs during the Def Jam 30th-anniversary concert at the Barclays Center in New York, Oct. 16, 2014. Def Jam, a recording label that had nurtured a multitude of hip-hop acts, including LL Cool J, Public Enemy and Beastie Boys, celebrated its anniversary with a tribute concert featuring artists from its label.

(Emon Hassan/The New York Times)

Def Jams. No show - even a five-hour one that went past 1 a.m. - could capture them all.

So the night belonged to those with memory, but short memory: The acts of a decade or so ago were the strongest, and the best re-

ing up late, forcing them to perform early - such is the burden of maturity.)

And then there was the fantastically troubled, completely transfixing DMX, who, for the last two years of the 1990s, was the most provocative rapper work-

included hawking a protégé's forthcoming album and tossing dollar bills in the sky as the house lights went up, and the crowd thinned - felt light by comparison, no matter how booming his anthems were.

Of current Def Jam stars,

Manhattan Transfer singer, founder Hauser dies at 72

MESFIN FEKADU

AP Music Writer

NEW YORK (AP) — Tim Hauser, the founder and singer of the Grammy-winning vocal troupe The Manhattan Transfer, died Thursday from cardiac arrest, band representative JoAnn Geffen said Friday. He was 72.

Hauser founded Manhattan Transfer, who released their debut album in the early 1970s and launched hits such as "Operator" and "The Boy from New York City." They went on to win multiple pop and jazz Grammy Awards. Their



In this Nov. 8, 2006 photo, Tim Hauser, right, performs with the other members of the U.S. vocal group The Manhattan Transfer at the Avo Session in Basel, Switzerland. Hauser, the founder and singer of the Grammy-winning vocal troupe The Manhattan Transfer, died Thursday from cardiac arrest, band representative JoAnn Geffen said Friday. He was 72.

(AP Photo/Georgios Kefalas)

critically acclaimed album, 1985's "Vocalese," earned a whopping 12 Grammy nominations.

Alan Paul, Janis Siegel and Cheryl Bentyne — who joined in 1978 and replaced Laurel Masse — rounded out the foursome. "Tim was the visionary behind The Manhattan Transfer," they said in a statement. "It's incomprehensible to think of this world without him." Hauser first formed Manhattan Transfer in 1969 with Erin Dickins, Marty Nelson, Gene Pistilli and Pat Rosali. They disbanded

and Hauser met some of the band's new members as a taxi driver in New York City. He met a conga player while driving who introduced him to Siegel and he also met Masse while driving.

Hauser was born in Troy, New York. He is survived by his wife Barb Sennet Hauser, his son Basie and his daughter Lily.

Manhattan Transfer will continue their upcoming tour despite Hauser's death. Their next show is Oct. 23 in Manchester, New Hampshire.

The Sorting Election



DAVID BROOKS

© 2014 New York Times

Everybody knows that Silicon Valley has become an economic powerhouse over the past quarter-century, but Houston's boom is less appreciated. Joel Kotkin of Chapman University points out that over the past decade, Houston has outperformed every major metropolitan area in income growth, population growth and migration. Since 2000, the city's employment figures have risen by 32 percent, ranking it No. 1 in percentage job growth. In August, Houston issued more single-family housing permits than all of California.

The Bay Area and Houston share a strategic asset: engineers. The two regions rank first and second in the country in engineers per capita. Beyond that, they are thriving on the basis of very different growth models.

Obviously, the Bay Area is driven by technology. Houston's growth is driven by energy. More than 5,000 energy-related companies are located there. The Bay Area is a tightly regulated city. Houston has no formal zoning code, though, as the city gets more affluent, more rules are being written. The Bay Area is beautiful in the way urbanists like, while Houston is mostly ugly, in the way fast-food chains like. The Bay Area is densely populated and great for walking, while Houston is sprawling, though much of the development over the past few years has been high-density hipster infill.

The Bay Area is the hands-down winner when it comes to creativity and charm. But it's a luxury region, unaffordable and wildly unequal. Houston wins when it comes to livability, especially for people who want to have children.

Kotkin, who has become an evangelist for the Houston model, points out that Houston is possibly the most ethnically diverse city in America. It's more egalitarian than San Francisco. African-Americans and Hispanics there have high home ownership rates. Houstonians also enjoy a pretty high standard of living. If you take annual earnings per job and adjust it for the local cost of living, then Houston ranks top among major cities.

Over the past few years, liberals and conservatives have been arguing over which growth model is best. But, of course, there's no need to choose. Both models are more or less working.

What we're seeing, it seems to me, is a profusion of economic

growth models in different parts of the country - a net increase in economic pluralism and diversity. Perhaps even more than in the past, cities are specializing, turning into global hubs for a specific economic sector.

This diversity is an enormous economic advantage for the country, and an enormous social and political challenge. As the country diversifies economically, it segments socially and politically. Each economic sector attracts different kinds of people and nurtures different kinds of values. The specialization of output means that every place becomes more like itself.

In addition, as society gets more educated, it segments further. Educated people are more polarized politically than less educated people. Educated people are also more likely to move around and tend to move in with people like themselves. Over the past few decades, we've seen increases in residential segregation along political, income and cultural lines.

As the years go by, politics more and more resembles these underlying divisions. I used to think that this was basically a centrist country and that political polarization was an elite phenomenon. But most of the recent evidence suggests that polarization is deeply rooted in the economic conditions and personal values of the country. Washington is not the cause of polarization; America is. The irony is that something good about America (economic pluralism) is contributing to something bad (segmentation and political trench warfare).

Which more or less explains the midterm elections. The 2014 campaign has been the most boring and uncreative campaign I can remember. Democrats cry, "My Republican opponent is an extremist loon!" Republicans cry, "My Democratic opponent once shook hands with President Obama!" There's not even a Contract With America, nor many policy suggestions of any sort. Most campaigns just remind preconvinced voters how bad the other party is.

One result of the election is already clear. Political representation will more closely resemble the underlying social segmentation. Right now there are a lot of red states with Democratic senators. After this election, there will be fewer - probably between four and nine fewer. The election is about sorting people more tightly into their pre-existing boxes.

People often compare this era to the progressive era - a time of economic transition with wide inequality and political rot. But that was an era of centralizing economic forces. This is an era of economic pluralism and political segmentation.

People in San Francisco and Houston are achieving success while pursuing different economic models. It probably doesn't make much sense to govern them intrusively from Washington as if they were engaged in the same project. □



Amazon Plays Rough; So What?



JOE NOCERA

© 2014 New York Times

Is Amazon a monopoly?

That certainly is what Franklin Foer, the editor of *The New Republic*, thinks. In the magazine's current issue, he has written a lengthy polemic denouncing the company for all manner of sins. The headline reads: "Amazon Must Be Stopped."

"Shopping on Amazon," he writes, "has so ingrained itself in modern American life that it has become something close to our unthinking habit, and the company has achieved a level of dominance that merits the application of a very old label: monopoly."

Foer's brief is that Amazon undercuts competitors so ruthlessly and squeezes suppliers so brutally - "in its pursuit of bigness" - that it has become "highly worrisome." Its founder and chief executive, Jeff Bezos, "borrowed his personal style from the parsimonious Sam Walton," the founder of (shudder) Wal-Mart, and Foer notes that pushing suppliers has always been the key to Wal-Mart's low prices, just as it is for Amazon's. But, he says, when Amazon does it, the effect is somehow "darker." Why? Because "without the constraints of brick and mortar, it considers nothing too remote from its core business, so it has grown to sell server space to the

CIA, produce original television shows about bumbling congressmen, and engineer its own line of mobile phones." What, precisely, is darker about making TV shows about bumbling congressmen is left unsaid.

And then, of course, there is the book business, which Amazon most certainly dominates, with 67 percent of the e-book market and 41 percent of the overall book market, by some estimates. Foer devotes a big chunk of his essay to Amazon's ongoing efforts to "disintermediate" the book business, most vividly on display in its current battle over e-book pricing with Hachette, in which it is punishing Hachette by putting its books at a disadvantage on its website compared with other publishers' books. Foer worries about what Amazon's tactics will ultimately mean for book advances. And he fears that books will become commoditized - "deflating Salman Rushdie and Jennifer Egan novels to the price of a Diet Coke." What he doesn't say - because he can't - is that Amazon is in clear violation of the country's antitrust laws.

As Annie Lowrey and Matthew Yglesias both pointed out in blog posts (at *New York* magazine and *Vox* respectively), there is no possible way Amazon can legitimately be called a monopoly. Lowrey notes that Amazon's sales amount to only "about 15 percent of total e-commerce sales." Wal-Mart's e-commerce sales are growing at least as fast as Amazon's. Meanwhile, as Yglesias points out, Amazon has to compete with far larger rivals, including not just Wal-Mart, but Target and Home Depot in the brick-and-mortar world, and Google and Apple in the digital universe.

The truth is that American antitrust law is simply not very concerned with the fate of competitors. What it cares about is whether harm is being done to consumers. Wal-Mart has squashed many more small competitors than Amazon ever will, with nary

a peep from the antitrust police. Even in the one business Amazon does dominate - books - it earned its market share fair and square, by, among other things, inventing the first truly commercially successful e-reader. Even now, most people turn to Amazon for e-books not because there are no alternatives but because its service is superior.

"In confronting what to do about Amazon," Foer writes as his essay nears its conclusion, "first we have to realize our own complicity. We've all been seduced by the deep discounts, the monthly automatic diaper delivery, the free Prime movies, the gift wrapping, the free two-day shipping, the ability to buy shoes or books or pinto beans or a toilet all from the same place."

Our complicity? In fact, in its two decades of life, Amazon has redefined customer service in a way that has delighted people and caused them to return to the site again and again. Does Amazon have a dark side? Yes, it does - primarily in the way it has historically treated its warehouse workers. But to say that Amazon has to be stopped because it is giving people what they want is to misunderstand the nature of capitalism.

Let's be honest here: The intelligentsia is focused on Amazon not because it sells pinto beans or toilets, but because it sells books. That's their business. Amazon is changing the book industry in ways that threaten to diminish the role of publishers and traditional ways of publishing. Its battle with Hachette is a battle over control. It's not terribly different from the forces that ultimately disintermediated the music business.

As an author, I'm rooting for Hachette. The old system - in which the writer gets an advance, and the publisher markets the final product - works for me, as it does for most writers of serious nonfiction.

But, am I going to stop using Amazon? No way. I'm betting you won't either. □

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